

Beware of 'dark forces,' Cardinal warns faithful

Story on PAGE A2

Big business supports Meralco on refund

By Dona Pazzibugan, Gerald Lacuarta and Gil Cabacungan Jr.

BIG business came to the aid of the country's second biggest company yesterday. After a special briefing by the Manila Electric Co. on the controversial Supreme Court ruling, the Philippine Chamber of Commerce and Industry announced it was willing to accept the court-ordered rate refund either

BIG/A18



Ang to be freed wearing belt monitor

By Volt Contreras

ATONG Ang might walk out of jail next month but he won't be that free.

The Nevada federal court hearing the extradition case of one of deposed President

ANG/A18



website: www.inq7.net

email: feedback@inquirer.com.ph

Friday, November 22, 2002 ★★ 84 pages / 8 sections / vol. 17 / no. 347

P15

RP, US sign military supply agreement

'No bases, it's that boring thing,' says US envoy

By Martin P. Marfil and Norman Bordadora

JUST when nobody was looking, the Philippines and the United States yesterday signed a controversial, five-year military logistics agreement that would allow US forces to use the country as a supply center for antiterror and other military operations.

"A fairly boring" and "low-level agreement," US Ambassador Frank Ricciardone said, playing down the significance of the RP-US Mutual Logistics and Support Agreement (MLSA) in anticipation of a storm of objections from fierce nationalists. Vice President Teofisto Guingona, for one, earlier warned that the accord violated the Constitution.

To drive home Ricciardone's point, however, the nine-page MLSA document was signed yesterday morning at the Armed Forces headquarters in Camp Aguinaldo by two low-level officials—Commodore Ernesto de Leon, AFP deputy chief of staff for plans and programs, and Col. Mathias Velasco of the Joint US Military Advisory Group (Jusmag).

"Nothing but administrative and accounting procedures," Foreign Secretary Blas F. Ople apparently picked up the official line to describe the agreement as 100 protesters gathered outside the US Embassy to denounce the accord and Washington's threat to launch military strikes against Iraq.

Defense Secretary Angelo Reyes assured critics there was nothing sinister about the MLSA except "to enhance the effectiveness and interoperability of the Armed Forces of the Philippines and (that of) the US in the fight against terrorism."

The agreement is designed to enable "reciprocal logistic support" between the military forces of the two countries for the duration of an "approved activity" such as "combined exercises and training, operations and other deployments."

Such activities will require the approval of the Philippine government.

RP/US/A20



WE ARE FAMILY

Pro-life proponents, former President Corason Aquino, Cardinal Sin and Manila Auxiliary Bishop Socrates Villegas, deplore that "the family is always under attack" during opening rites at Villa San Miguel of the Fourth World Meeting of Families in January. (Story on Page A2).

ERNIE U. SARMIENTO

No family visa for same-sex ADB couple

By Michael Lim Ubac

"WE CALL all families to rise up and raise your hand as one..." so goes a portion of the anthem of the 4th World Meeting of Families to be held here in January.

Well, not exactly all families, according to a three-page legal opinion of Justice Secretary Hernando Perez.

Perez refused to allow the issuance of a family visa to Ms Susan Trask Lamb, wife of Ms Chantale Yok-Min Wong who is alternate director for the United States in the Asian Development Bank (ADB) office in Manila.

Lamb and Wong do not make a family according to Philippine laws.

Bank sources told the Associated Press that the ADB officer was

NO/A7

RP execs tops in love for family

HONG KONG—Despite the region's reputation for materialism, Asian-Pacific business executives say they put family and loved ones above career, money and even society, according to a survey released yesterday.

Pursuing fun, hobbies and special interests are of lesser importance to the more than 1,200 readers of the Hong Kong-based Far Eastern Economic Review (FEER) business weekly whose answers provided the basis of the survey.

Only Filipinos and Australians, however, characterized the big relationship in their lives as

RP EXECS/A7

Perez strikes back, orders NBI to probe drug links

By Michael Lim Ubac and Juliet L. Javellana

JUSTICE Secretary Hernando Perez has swung into action and ordered the National Bureau of Investigation to determine whether the alleged \$2-million bribe given to a Cabinet official was "drug money."

NBI Director Reynaldo Wycoco furnished the INQUIRER a copy of the one-page order dated Nov. 20 and said Perez wanted to know whether the supposed bribe was money laundered by the drug

cartel in Colombia. Wycoco told the INQUIRER that he had ordered the bureau's Interpol Division to coordinate with its US counterpart to "check the matter."

One of Perez's accusers, Sen. Panfilo Lacson, has been investigated by the Senate for money-laundering, kidnapping and drug-trafficking activities.

Yesterday, the man rumored to be behind the alleged bribe spoke up—not to confirm the bribery but to assail Perez for being "trigger-happy" and heading the "Department of Injustice."

Manila Rep. Mark Jimenez also came out in defense of his friend, Bulacan Rep. Willie Villarama, whom he described as "no robot, no puppet of anybody."

"He's his own man. He's a man of principle," Jimenez told the INQUIRER. "He is not being influenced by me because he is a man of integrity, honesty and dignity."

In radio interviews yesterday, Perez insinuated that Villarama had tried to convince him to go slow on Jimenez's extradition case.

Perez said this took place during

his Nov. 14 meeting with Villarama, where the latter supposedly told him that he was not the official cited in the congressman's blind exposé.

Wycoco said he issued yesterday a subpoena duces tecum on Villarama, Lacson and Jimenez to produce the "goods" to prove that Perez had received the supposed bribe.

"They should give us documents that will substantiate the charges versus a Cabinet official allegedly involved in the million-dollar mystery," he said.

Wycoco said he issued the order as part of the NBI's investigation of Villarama's exposé.

He expressed optimism that the three men would comply. Otherwise, he said, "people might get the impression that they don't have the documents or they just don't want to come up with the truth."

Perez ordered the NBI to look into "what (Villarama) claimed to be a 'million-dollar' remittance from Uruguay to Hong Kong."

He said the bureau should

PEREZ/A20

Loyalist vs loyalist: Lozano group to sue Cobarrubias et al.

By Alcuin Papa and Donna S. Cueto

A GROUP of Marcos supporters led by lawyer Oliver Lozano will sue the break-away group of Cherry Cobarrubias for allegedly blackmailing former first lady Imelda Marcos. But reached for comment, Cobarrubias said Lozano did not know what he was talking about, adding: "He should not speak of being a true Marcos loyalist, because we are the true Marcos loyalists."

But in a press briefing at his office in Quezon City yesterday, Lozano said Cobarrubias was the head of just one of many loyalist groups. "Our group is not included in the character assassination of Mrs. Marcos," Lozano emphasized.

He said he and other Marcos loyalists lead-

LOYALIST/A7



WILL THE real Marcos loyalists please stand up? The real McCoys, or so they claim, like Cyd Gorospe, Luz Domingo and Norma Galang assemble in front of the house of Marcos lawyer Oliver Lozano to denounce Rita Gaddi and Cherry Cobarrubias who broke away from Mrs. Imelda Marcos. JOAN BONDOC

UNDER FIRE Willie V told to file formal raps vs Nani

By Carlito Pablo and Juliet L. Javellana

BULACAN Rep. Willie Villarama "must go all-out" in his bribery accusation against Justice Secretary Hernando Perez before the Presidential Anti-Graft Commission can make a move.

"We can't have an 'urong-sulong (on-again-off-again)' type of exposé here or he'll be suspected of having his own personal agenda," PAGC Chair Dario Rama said in a phone interview, referring to Villarama's claim Wednesday that Perez might have "intimate knowledge of" or "connection

with" the \$2-million bribe supposedly received by a Cabinet official.

Rama said he wrote Villarama again yesterday and gave the congressman until Nov. 26 to file a formal and notarized complaint. He said the PAGC could not conduct an investigation *motu proprio* (on its own initiative), only "if there is probable cause."

"(His) reply to us led us to more questions rather than answers. He owes it to the Filipino people to come up with something more solid," Rama said.

Villarama's colleagues in the

WILLIE/A20

Beware of 'dark forces,' Cardinal warns faithful

DAGUPAN CITY—For awhile here, Cambodian Prince Norodom Ranariddh forgot the land mines and poverty in his home country and serenaded Pangasinan officials and residents with old songs.

But aside from love for music, Ranariddh said his country wanted to find solidarity with the Philippines "to start somewhere" in the fight against poverty that gripped two of Asia's poorest nations.

The Prince, his wife Princess Norodom Marie Ranariddh and their daughter Princess Norodom Ratanaderie were in this city on Nov. 20 on the invitation of Speaker Josele Venecia and his wife Gina who

feted them at their Bonuan Binloc residence.

Ratanaderie, 28, also wowed the crowd when she sang "Dahil sa Yo" which she learned from her grandfather, King Norodom Sihanouk, Cambodia's constitutional monarch.

The royal family also gamely danced the *tinikling* with local students.

The visitors earlier toured the Bureau of Fisheries and Aquatic Resources complex here to learn about the province's aquaculture industry which Ranariddh hoped would help spur economy in his country. *Yolanda Fuentes, PDI Northern Luzon Bureau*

By Armand Nocum

MANILA Archbishop Jaime Cardinal Sin yesterday called on the Catholic faithful "not to let dark forces ruin the family," in the wake of a call to allow for the wider use of contraceptives to curb the country's runaway population.

In a statement he read at rites held in preparation for the Fourth World Meeting of Families in January, Sin lamented how the "family is always under attack" and said that Filipinos should "ask the Lord to protect every Filipino family."

"We will entrust to God every family member, from innocent babies to the frail elderly. We will commend the indissoluble bond and love between spouses. And we will show them a world that we will not let dark forces ruin the family," Sin said at the rites held at his Villavieja San Miguel residence in Mandaluyong City.



LACSON: For artificial birth control

statement made recently by Sen. Panfilo Lacson seeking greater use of artificial family planning methods contrary to the stand of the Church, Manila Auxiliary Bishop Socrates Villegas declined to comment.

Sin had earlier cited abortion, euthanasia and artificial birth control methods as among society's "subtle attacks" on the family.

For her part, former President Corazon Aquino asked Catholics to maintain a pro-life stand.

"I have been consistent in my pro-life stance," Aquino said. "Filipinos generally are for preserving the sanctity of the family. We should continue with the way we have been brought up and preserve the teachings... of the Church."

Aquino was also at the opening rites at Villa San Miguel that featured a novena and healing Mass.

Another guest, El Shaddai group leader Bro. Mike Velarde said his followers, who number more than one million, will "generally" support

Time Century Philippines Inc.
 Calls: 8442221 or 8442124
 Rim, 301 Olympic Bldg.
 56 G/F Payat Ave.
 Palanan, Marikina City

	IBM Thinkpad 2611	Php 14,500.00
	Pentium 155MMX, 32 MB RAM; 2 GB; DSTN Screen	
	Toshiba 110C1	Php 10,500.00
	Pentium 100, 40 MB RAM; 810 MB; TFT Screen	
	Fujitsu FMV 120	Php 16,500.00
	P-120, 32 MB RAM; 810 MB; TFT Screen w/4 THROM	
	IBM Thinkpad 500i	Php 17,500.00
	Pentium 166, 48 MB RAM; 2 GB; TFT Screen	
	IBM Thinkpad 755C	Php 7,500.00

We Repair and Upgrade Laptops
Visit : www.notebookcollections.com

presidential candidates who are pro-life.

Velarde told reporters, "We Catholics always stand according to our family values. And, of course, since we are God-fearing, I think it's easier for us to say that once family life is at stake, we stand together for life."

His talks, he added, have always revolved around "the protection of the family and increasing family (size)."

Asked what qualifications a presidential candidate should have to get his group's votes, Velarde replied: "Somebody who's pro-life."

But asked if they would junk the pro-choice proponents like Lacson, Velarde said they would clarify the issue with the candidates and listen to their position.

Stirring hornet's nest

Lacson stirred a hornet's nest when he averred before a meeting of the Foreign Correspondents Association of the Philippines this week that the Church should relax its rules on artificial birth control methods in order to check the problem of overpopulation.

He made the statement as he declared his availability to run for President with the opposition in 2004.

Velarde noted yesterday that it was too early to be politicking for 2004 as he called for a "moratorium" on politics until the election nears.

But Sen. Edgardo Angara, another member of the opposition who has made no secret of his presidential ambition, said, "There is nothing wrong if presidential wannabes are coming out this early."

"We should encourage people to know their candidates better, their weak and strong points, their merits and their flaws, what they have done and what they hope to do once elected to the presidency," Angara said.

Lacson, Angara and movie actor Fernando Poe Jr. have been mentioned as possible opponents to President Macapagal-Arroyo in 2004 this early. Angara is president of the dominant opposition party Laban ng Demokratikong Pilipino (LDP).

Angara said the 2004 elections "would perhaps be the most crucial the country will ever face," and a wrong choice would signal the risk of the country "from its current status of drift and lethargy to a full-blown banana republic."

COPISTAR

CLEAR POWDER COPIER

RECONDITIONED

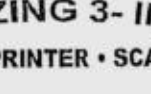
OFFICE AUTOMATION

AMAZING 3-IN-1

COPIER • PRINTER • SCANNER

BRAND NEW

Canon
MPC 400
P30,500



for only

P15,000

REBIDN

FT 3113

COMES WITH A DIGITAL CAMERA

LAMINATOR	THERMAL BINDER	RING BINDER
P3,800	P8,500	P8,000

Other copiers available:

FT 3320, FT 3013, FT 3313
FT 4415, FT 4418, FT 4220

SALES: 899-7101 up to 04 / 899-7045 • 899-7075 to 76 • 899-7023

MAIN OFFICE: COPiSTAR Bldg. 948 J.P. Rizal Ave., near cor. Makati Ave., Makati City • Fax: 895-7802

CEBU OFFICE: 178 Sansiango St., Cebu City • 255-0504 • 256-3368 to 69

PAMPANGA: McArthur Hi-way, Dolores San. Fdo. • Fax: 963-5055 to 56 • Fax: 963-5059 • Digital: 860-0383

**SCAN-A-PRINT
CHRISTMAS
OFFER!**

- COLOR SEPARATION
with PROOFING!
- GUARANTEED HIGH
QUALITY & RELIABILITY!

**Very low
low prices!
FREE Pick-up
& Delivery!**

37-D Baler St., San Francisco-Del Monte, Q.C.
Tel. nos.: 373-3700 • 374-5355 • Mobile no.: 0916-3167223

[illegible]

Time Century Philippines Inc.
 Res. 301, Olympic Bldg.
 404 Alibon Street, 2nd Fl.
 Pasig, Makati City
 Call: 8442121 or 8442124

IBM Thinkpad 300L	PH 14,500.00
Pentium 155MM, 32 MB RAM; 2 GB; DSTN Screen	
Toshiba 110C1	PH 10,500.00
Pentium 100; 30 MB RAM; 810 MB; TFT Screen	
Lipstick FMV 120	PH 16,500.00
120; 32 MB RAM; 810 MB; TFT Screen w/ DiROM	
IBM Thinkpad 560L	PH 17,500.00
Pentium 100; 33 MB RAM; 2 GB; TFT Screen	
IBM Thinkpad 755C	PH 7,500.00
Pentium 75; 24 MB RAM 810 MB; TFT Screen w/ modem	

We Repair and Upgrade Laptops
 Visit : www.notebookcollections.com

HKG/SHENZHEN			Via PAL
4* htl 4D3N	\$ 248		
NOV. 18-DEC. 15, 2002 EXCEPT DEC 1 to 7, 2002 FREE SHENZHEN VISA FOR TAIWAN PASSPORTS			
Bangkok 4D3N			
1* STAR HOTEL Dec. 4, 6, 11, 13	\$ 229	Dec. 20	\$ 258
		Dec. 27	\$ 299
HKG/1* STAR HOTEL Shenzhen			
Nov. 18-20	\$ 199	Dec. 21	\$ 233
5D4N	\$ 229	Dec. 28	\$ 366
Dec. 6, 13			
Hongkong/Shenzhen/ Macao/Zuhai 6D5N			
1* STAR HOTEL	November		\$ 248
	Dec. 2, 10, 17		\$ 369
	Dec. 21		
Bangkok + Pattaya			
FULLBOARD	Nov. 18-20		\$ 339
6D5N	Dec. 21-23		\$ 369
Dec. 24-26			
Bangkok+Chiang Mai+ Chiang Rai+Pattaya			
10D9N	Every Monday		\$ 399
Kunming/Bangkok/Pattaya			
8D7N	Every Monday		\$ 488
Korea w/ Lotte World & Everland/			DECEMBER
Mt. Sora/Suanbo FULLBOARD 5D4N			\$ 599
\$ 188			
4D3N SHENZHEN/GUANGZHOU 3* Hotel			Via
STARTING NOV. 23-DEC. 14, 2002 EVERY SATURDAY FREE GROUP FOR FILING PASSPORTS			
Europe 3* Hotel 10D			Dec. 21-23
Germany, Netherlands, Belgium, France, Dec. 24, 31			\$ 993
			\$ 1,390
Shanghai/Hangzhou			
FULLBOARD Via PAL Every Friday	5D4N		\$ 399
Beijing w/ Greatwall + Shenzhen Every Thursday			
6D5N			\$ 456
FULLBOARD EXCEPT 1 LUNCH IN 6 DINNER			\$ 499
			\$ 666
			\$ 888
Guilin + Wuzhou + Shenzhen FULLBOARD 3* Hotel			Every Friday
8D7N			\$ 299
Beijing/Shanghai Hangzhou/Suzhou			
5D4N			\$ 567
Shenzhen + Suzhou			\$ 599
6D5N			\$ 777
FULLBOARD	Dec. 27		\$ 999
Yunnan/Guilin			
FULLBOARD Every Friday	10D		\$ 499
Australia 1* STAR HOTEL 10D			FULLBOARD
GOLDCAST W/ MORE WORLD Dec. 20, 27			\$ 499
NEW ZEALAND+ AUSTRALIA 4* Hotel			
Fullboard	\$ 1,330	Departs	\$ 13D
		Dec. 20, 27, 2002	
NEW ZEALAND 4* Hotel			
GOLDCAST W/ MORE WORLD & BREAKFAST, MELBOURNE AIRPORT + AUSTRALIA 4* HOTEL			

Begin a new life
STOP BAD BREATH

No need to consult with medical experts. The cause of bad breath has been diagnosed and pinpointed.

Therabreath™ System is the solution to the problem. It is guaranteed to *cure bad breath, bitter/sour taste, phlegm in throat, pasty saliva, white coating on tongue, post nasal drip, awful morning breath.*

FREE delivery w/in Metro Manila-Money back Guarantee
Call: Norville Fresh Breatherapy Center
Tel. Nos: 890-8380; 895-5532; 897-2466

NEW BOOK at National Book Store & Powerbooks

...the Books for Local Entrepreneurs
...the Books for Foreign & Foreign in the Presence

Be Inspired, Be Motivated to Start &
Manage Your Own Business Now.

Easy to Read Practical... Setting up
PUPPING comic strips in Tagalog
Giggles & Laughs your way while learning
"Best Advice For Your Own Business"

Today's the best time to start a business!

No Job? Retiring? OWN! No Money? Start Your Own Business no loan
Also Available - Thousands of copies since 1998 Best Gift Idea
#1-A Smart & Practical Guide For New Entrepreneurs
#2-Be Smart! Start & Manage Your Own Business

1-2-3-4-5-6-7-8-9-10-11-12-13-14-15-16-17-18-19-20-21-22-23-24-25-26-27-28-29-30-31-32-33-34-35-36-37-38-39-40-41-42-43-44-45-46-47-48-49-50-51-52-53-54-55-56-57-58-59-60-61-62-63-64-65-66-67-68-69-70-71-72-73-74-75-76-77-78-79-80-81-82-83-84-85-86-87-88-89-90-91-92-93-94-95-96-97-98-99-100-101-102-103-104-105-106-107-108-109-110-111-112-113-114-115-116-117-118-119-120-121-122-123-124-125-126-127-128-129-130-131-132-133-134-135-136-137-138-139-140-141-142-143-144-145-146-147-148-149-150-151-152-153-154-155-156-157-158-159-160-161-162-163-164-165-166-167-168-169-170-171-172-173-174-175-176-177-178-179-180-181-182-183-184-185-186-187-188-189-190-191-192-193-194-195-196-197-198-199-200-201-202-203-204-205-206-207-208-209-210-211-212-213-214-215-216-217-218-219-220-221-222-223-224-225-226-227-228-229-230-231-232-233-234-235-236-237-238-239-240-241-242-243-244-245-246-247-248-249-250-251-252-253-254-255-256-257-258-259-260-261-262-263-264-265-266-267-268-269-270-271-272-273-274-275-276-277-278-279-280-281-282-283-284-285-286-287-288-289-290-291-292-293-294-295-296-297-298-299-300-301-302-303-304-305-306-307-308-309-310-311-312-313-314-315-316-317-318-319-320-321-322-323-324-325-326-327-328-329-330-331-332-333-334-335-336-337-338-339-340-341-342-343-344-345-346-347-348-349-350-351-352-353-354-355-356-357-358-359-360-361-362-363-364-365-366-367-368-369-370-371-372-373-374-375-376-377-378-379-380-381-382-383-384-385-386-387-388-389-390-391-392-393-394-395-396-397-398-399-400-401-402-403-404-405-406-407-408-409-410-411-412-413-414-415-416-417-418-419-420-421-422-423-424-425-426-427-428-429-430-431-432-433-434-435-436-437-438-439-440-441-442-443-444-445-446-447-448-449-450-451-452-453-454-455-456-457-458-459-460-461-462-463-464-465-466-467-468-469-470-471-472-473-474-475-476-477-478-479-480-481-482-483-484-485-486-487-488-489-490-491-492-493-494-495-496-497-498-499-500-501-502-503-504-505-506-507-508-509-510-511-512-513-514-515-516-517-518-519-520-521-522-523-524-525-526-527-528-529-530-531-532-533-534-535-536-537-538-539-540-541-542-543-544-545-546-547-548-549-550-551-552-553-554-555-556-557-558-559-560-561-562-563-564-565-566-567-568-569-570-571-572-573-574-575-576-577-578-579-580-581-582-583-584-585-586-587-588-589-590-591-592-593-594-595-596-597-598-599-600-601-602-603-604-605-606-607-608-609-610-611-612-613-614-615-616-617-618-619-620-621-622-623-624-625-626-627-628-629-630-631-632-633-634-635-636-637-638-639-640-641-642-643-644-645-646-647-648-649-650-651-652-653-654-655-656-657-658-659-660-661-662-663-664-665-666-667-668-669-670-671-672-673-674-675-676-677-678-679-680-681-682-683-684-685-686-687-688-689-690-691-692-693-694-695-696-697-698-699-700-701-702-703-704-705-706-707-708-709-710-711-712-713-714-715-716-717-718-719-720-721-722-723-724-725-726-727-728-729-730-731-732-733-734-735-736-737-738-739-740-741-742-743-744-745-746-747-748-749-750-751-752-753-754-755-756-757-758-759-760-761-762-763-764-765-766-767-768-769-770-771-772-773-774-775-776-777-778-779-780-781-782-783-784-785-786-787-788-789-790-791-792-793-794-795-796-797-798-799-800-801-802-803-804-805-806-807-808-809-810-811-812-813-814-815-816-817-818-819-820-821-822-823-824-825-826-827-828-829-830-831-832-833-834-835-836-837-838-839-840-841-842-843-844-845-846-847-848-849-850-851-852-853-854-855-856-857-858-859-860-861-862-863-864-865-866-867-868-869-870-871-872-873-874-875-876-877-878-879-880-881-882-883-884-885-886-887-888-889-890-891-892-893-894-895-896-897-898-899-900-901-902-903-904-905-906-907-908-909-910-911-912-913-914-915-916-917-918-919-920-921-922-923-924-925-926-927-928-929-930-931-932-933-934-935-936-937-938-939-940-941-942-943-944-945-946-947-948-949-950-951-952-953-954-955-956-957-958-959-960-961-962-963-964-965-966-967-968-969-970-971-972-973-974-975-976-977-978-979-980-981-982-983-984-985-986-987-988-989-990-991-992-993-994-995-996-997-998-999-1000-1

100% Brand Name Copiers

COPIERS

NEC • Canon • Olivetti • Savin



**P18,850.
ONLY**

LIQUID TYPE
ENLARGER / REDUCER
BEST FOR BUSINESS



**P14,999.
ONLY**

POWDER COATED
For Personal
Office Use



**P30,500.
ONLY**

BRAID NEW!
FULL COLOR
DIGITAL COPIER
FOR OFFICE / COMAL USE

S

Guaranteed Big Savings!!
Katon TONERS & PAR
 For Use in SHARP MINOLTA CANON
 RISO, TOSHIBA, XEROX, ET AL
 Also Available
 Trade-In (Liquid / Powder Copiers)
 • Repair of most Copier Brands
 • Ink for all Computer Printers

COPYTRADE®

Copyptrade Bldg. 550 Mt Johnson St
 Sampaio, Brazil (M. NU)

**Tels. 749-8155 to 56
 781-3472 • 749-8216**

Best Offer!
**Laminators / Fax
 Ringbinders / Cutters
 Riso / Gestetner
 Machines**

FURNITURE FROM EVERY CORNER OF INDONESIA, CHINA AND INDIA

Orientique X-MAS Sale

STORE WIDE 30- 70% OFF FROM Nov 8-30

Grab the Opportunity of the year to own superb collection of Chinese, Indonesian, and Indian furniture, Art pieces , home decor accessories, Persian carpets, rugs, killim, and Indian durries.

Warehouse 7 Pines. st. (Near cor. Sheridan, st) . Mandaluyong City Tel. No 7466839/7466850

PERMIT TO ADVERTISE NO. A3-357 Series of 2002

GOV'T LOSSES: P500M

Barbers wants oil firm probed for smuggling

By Rocky Nazareno

SEN. ROBERT Barbers has called for an investigation of petroleum company Unioil for allegedly conniving with some traders and Bureau of Customs officials in falsifying import documents in order to lower the revenues it pays for petroleum products.

In a statement, Barbers said the losses to the government of the practice which has been going on since 2000 has been about P500 million so far.

Barbers said that Unioil/Oilink, which is owned by a certain Paul Co, has been importing petroleum products through alleged dummy companies Silver Glade Trading, RIBT, Suns Trading and Lubexpert.

Barbers said documents in his possession showed that the companies declared Mogas, or gasoline with 95 percent octane, as kerosene to lower its import duty.

"Not satisfied with this declaration," Barbers charged, "they even declared a quantity of only 460,000 liters of petroleum imported when the actual importation was six million liters."

Barbers said another document showed an importation quantity that was only 10 percent of the actual amount of petroleum products imported. He said the total importation was deposited at the Oilink depot.

Could be PIB

"In effect, the government only collected duties on the 10 percent that was declared," Barbers said.

Barbers said that based on the documents he was given, whose source he did not name, the smuggling operation started before 2002 and "over P500 million was not collected by the BOC."

"(The total) could even surpass P1 billion," he said, adding that he has prepared a resolution calling for a Senate probe of Unioil.

Unioil, in its own statement faxed to media yesterday, "vehemently" denied the allegations and any links to dummy companies.

The statement said the allegations were "old stories being recycled by certain people who are out to harass and extort money from us."

"In fact, a case for injunction and damages has been filed against these people," the statement said.

"In any event, Unioil is willing to open its books to show that it complies with the requirements of the law," the statement further said.

The oil firm said the charges may have come about after Unioil was the only new player to oppose deferment of the Clean Air Act in 2003, and even came out with a computation that showed the smallest oil price increase as a result of complying with the anti-pollution law.

PC BODEGA New Manila O.C. (Infront of Broadway Centrum)
791-4488 / 791-4489 / 794-7905 / 794-7819

PC DEPOT V-mall Shopping Center 725-8519 / 725-8792
Sta. Lucia East Grand Mall 682-8618 / 682-8619
SM North EDSA Cyber Zone 925-4565 / 925-4562

Guaranteed Best Price & All Brand New Components!!!

2 IN 1 INTIMIDATOR	PC SMALL OFFICE	PC ELECTRON
Pentium 4 1.5 GHz 266 Board, 128MB DDR RAM 32MB Video & Audio on-board 40GB HDD, 60x CDROM, 1.44MB FDD 15" Monitor, ATX Case, 56K Modem 550W AVR, 180W Spiker 22,000	Celeron 1.1 GHz ECS Board, 128MB MEMORY 32MB Video & Audio on-board 40GB HDD, 60x CDROM, 1.44MB FDD 14" Monitor, ATX Case, 56K Modem 550W AVR, 180W Spiker 15,900	AMD Duron 1.1 GHz RedFox Board, 128MB MEMORY 32MB Video & Audio on-board 40GB HDD, 60x CDROM, 1.44MB FDD 14" Monitor, ATX Case, 56K Modem 550W AVR, 180W Spiker 15,900

More PC Packages are available and also in Black & Gold

40GB 5400rpm - 4,350	30GB 7200rpm - 3,900
40GB 7200rpm - 4,600	40GB 5400rpm - 4,100

WWW.PCBODEGA.COM / WWW.PCBODEGA.COM.PH

BEST Quality. Variety. Affordability. After-Sales Service. ISO 9001 Certified

Commando 110 1000 PSI 3.3 KW P8,100	Power Sprayer Pump P2,900	Commando 90/30 90 BAR 2.5 HP P3,900	Commando 90/40 90 BAR 2.5 HP P4,900
Oxygen Water Filtration System Vacuum Cleaner w/Electronic IC Control P9,900	Agua Water Filtration System & Air Cleaner WH Engine Driven	Super Foam P9,700	

FREE DELIVERY within Metro Manila
Exclusively Distributed by: Major Credit Cards Accepted. Deferred Payments Up To 24 Mos.

CLEANCITY COMMERCIAL INCORPORATED

MAIN OFFICE: 1851 M. ORSOS ST. MALATE, M.L.A.
Tel. Nos.: 5244328 • 5240529 • 5245230
Nextel: 48988 • Globe: 9917-7896678

QUEZON CITY BRANCHES: 646 QUEZON AVE. Tel. 7490581 • 7493769
162 DEL MONTE AVE. NR. COR. ROOSEVELT AVE. Tel. 4181086 • 3724429

VELLAGIO TOWER

For Elegance and comfort living

CONSTRUCTION COMPLETED BY DECEMBER

NO RESERVATION FEE DOWNPAYMENT

For as low as **P1.2 M**

VISIT US:
WAJ REALTY DEV'T, INC.
Tel: 400-8407
525-1787
HLURB License to Sell #04889

Model Units Available for Viewing

Map showing location: Harrison Plaza, La Salle, MCDO, L. Guinto, San Andres, NBI PGH, Taft Ave.

Honeywell

Valves Advantage

2 year warranty

- Competitive Price
- Dependable
- Longer Warranty
- Wide Product Line
- Good Delivery
- Technical Teams

with 30 years experience
• Good After Sales Service

Exclusively Distributed by: OSP Advantage System Corp.
Tel # 373-4953 to 60 Fax # 373-4951 to 52
Appointed by Honeywell Phils., Tel # 363-1661

Gate Valve, Ball Valve, Y-Strainer, Balancing Valve, Control Valve, Air vent, Check Valve, Butterfly Valve, Wafer Check Valve

Forty Winks
Everything that's good in beds.

SPECIAL PACKAGES OF THE MONTH!

SAVE UP TO 20% OFF!

ALBANY (SINGLE)
MONASH (SINGLE)
COLUMBIA
AMORE

Sealy Posturepedic mattress
THE WORLD'S NO.1
WE SUPPORT YOU NIGHT AND DAY.

SM NORTH EDSA 9276813	SM MEGAMALL 6356812-13	SM BACOOR (046)4171972	SM SOUTHMALL 8001110
SM CEBU (32)2321632	SM MEGAMALL 6356812-13	SM SOUTHMALL 8001110	SM SOUTHMALL 8001110

OPEN DAILY 10:00am to 9:00pm

Do you have a "JELLY BELLY"?

Is your flabby tummy "jiggling" with excess fat? Reduce and firm up your "jelly belly" with this special offer from Marie-France:

Enroll now and get 3 FREE PHYSIQUE INCH-LOSS TREATMENTS until Nov. 23, 2002

The **Physique Inch-Loss Treatment** uses computer-controlled electro-energy to reduce and firm up your flabby tummy. Inches of excess fat are reduced significantly to create a slimmer look. A single 15-minute session of this non-invasive treatment is already equivalent to about 225 sit-ups! It's like working out without straining or sweating it out.

Change your tummy from "jelly belly" to flat and firm.
Call Marie-France and avail of this offer right away!

Uncover Your Curves
Marie-France
Bodyline International®

NOW OPEN
Mon.-Fri. 8:00 a.m. - 7:00 p.m.
Saturday 8:00 a.m. - 3:00 p.m.

Consultations are done in private and kept confidential. All treatments are done in hygienic and private cubicles and handled professionally by trained nurses under the medical supervision of our doctors.

MAKATI 816-1262 815-2052 819-3340	ORTIGAS 687-1216 687-1218 638-3028	TIMOG 372-6635 372-6636 410-3723 • 410-3724	BINONDO 242-2199 243-8230 242-3299 • 242-2399	ALABANG 809-9619 850-4574 842-4633 • 842-6887	SHAW 534-5898 534-5877 717-0071 • 717-0072	CONGRESSIONAL 920-8021 920-8047 920-7675	PAMPANGA 961-2981/91 860-6921/22	CEBU 233-7637 233-7639 233-7641
---	--	---	---	---	--	--	---	---

NO EXERCISE MACHINES • NO WORKOUT CLASSES • NO PILLS OR INJECTIONS • NO HUNGER PAINS • NO MEDICATIONS • NO SURGERY

Femina Forum

Why women of reproductive age need iron supplements regularly

Iron is a mineral that the body needs to produce red blood cells. When the body does not get enough iron, this could easily lead to Iron Deficiency Anemia or IDA, one of the world's main nutritional and reproductive health problems, affecting 3.5 billion women all over the world. In general, anemia causes fatigue, paleness of the skin, weakness, shortness of breath with only mild exertion, and dizziness. That's why a continuous intake of iron supplements is vital. Which leads us to this question: which is better -- weekly iron tablets like Femina or the prevailing practice of daily iron supplements?

EFFICACY

The efficacy of weekly iron supplementation has been validated by the World Health Organization (WHO). Field and clinical studies comparing weekly with daily iron intakes have demonstrated the efficacy of weekly iron supplementation in improving iron nutrition. The rationale for using weekly iron doses is that the cumulative daily dose rapidly reduces the intestinal absorption of subsequent doses as well as that of dietary iron. The weekly dose schedule is not only a convenient unit of time, but it also provides enough time for our intestinal mucosal cells to absorb the previous dose before we take in the next one. This means that only through weekly supplementation can women of reproductive age store iron and prevent IDA before, during, and after pregnancy. As a result of the said study, the WHO supported preventive weekly supplementation to women even before they conceive.



LESS SIDE EFFECTS

The same studies have shown that the incidence of side effects is less among those taking iron supplements once weekly. In fact, many subjects who were taking iron tablets daily exhibited numerous side effects such as stomach irritation, nausea, vomiting, constipation, diarrhea, etc. Compliance among subjects on a weekly regimen of iron supplementation fared better.

EASY ON THE POCKET

Obviously, the total cost of supplementation is more affordable on a weekly basis compared to a daily (seven times a week) regimen.

Femina is the only breakthrough once-a-week iron-folic acid supplement especially formulated for women of reproductive age. Because of its weekly dosage, Femina is the most cost effective iron-folic acid supplement. Unlike most iron supplements that cost P10 to P12 per tablet and have to be taken daily, Femina costs only P7.00 per tablet. Thus, all a woman needs to spend is P1.00 a day, a very small price to pay to ensure the building up of iron stores and to prevent IDA.

A4

PHILIPPINE DAILY INQUIRER

FRIDAY,
NOVEMBER 22, 2002

Hopes for Christmas truce dim

By Delfin T. Mallari Jr.
PDI Southern Luzon Bureau

LUCENA CITY—Prospects for the traditional Christmas ceasefire between the New People's Army and government forces in southern Luzon have dimmed after attacks by the rebels on vital communications installations in the region, a military official has said.

Maj. Gen. Roy Kyamko, head of the Southern Luzon Unified Command based in Camp Nakar here, said the ceasefire had always been used by the rebels "to conduct other unlawful activities in pursuit of their aim to overthrow the government."

He said these activities included "the continuous collection of so-called revolutionary taxes, which is plain and simple extortion of hapless citizens, and the recruitment of cadres to replenish their fast-diminishing ranks."

But Kyamko said he would still like to hear from the NPA about their plans for a Christmas truce. "I want to hear it from them," he said.

"Ceasefire or not," he said, "the military can always conduct operations against elements that disturb peace and order."

Last year, the government and the National Democratic Front, the communist umbrella organization, declared separate but overlapping ceasefires for Christmas.

The communists observed their truce from Dec. 15 to Jan. 6, while the government silenced its guns from Dec. 10 to Jan. 6.

Kyamko said the government was still open to a long-term ceasefire with the rebels. "The door is wide open, but any long-term cessation of hostilities should be discussed by the right people," he said.

And, he said, the NPA should lay down its arms

before any long-term ceasefire agreement could be considered.

"There could be no ceasefire if the NPA holds on to its arms. The NPA must be disarmed," he said.

But this is unlikely to happen if Gregorio "Ka Roger" Rosal, Communist Party of the Philippines spokesperson, is to be believed.

Rosal, in an earlier statement, said the movement "will never surrender the armed revolution."

"Through the NPA, the Filipino people have taken up arms to decisively resolve the roots of their oppression. To lay down its arms is to continue suffering all the thorns that for centuries have wounded our oppressed and exploited country to its very core," Rosal said.

But Rosal also said the communists were open to the resumption of peace talks provided President Macapagal-Arroyo withdrew the terrorist tag she had placed on them.

FROM KOREA

Wholesale/Retails
SECONDHAND APPLIANCES
(ALL ORIGINAL 220 VOLTS)
2 DOOR REFRIGERATORS
(7 CU FT. & ABOVE)
AS LOW AS P8,000.00
ALSO AVAILABLE: SHOWCASE CHILLER, FREEZERS
BED MATTRESSES, STEREO COMPONENTS
& TV SETS
DIC APPLIANCES CENTER
"MEGA SHOP"
4269698 • 4269699
#53 Shortborn st near cor. Road 20, Proj 8, QC
Distributors are welcome

Bali bomb not RP-made, probers say

ONE of the suspects arrested in connection with the Oct. 12 bombing in Bali had purchased the explosive materials in Indonesia and not in the Philippines, as local authorities had earlier feared, according to an intelligence report.

The report said Amrozi, who goes by one name, had purchased ammonium nitrate from a chemical shop in Surabaya using Malaysian ringgits and Singaporean dollars. He used the materials to assemble the car bomb that killed nearly 200 tourists in the attack on a Bali nightclub.

Indonesian investigators found traces of ammonium nitrate, a chemical used mainly as fertilizer, at the place in East Java where Amrozi said he assembled the bomb, the report said.

Amrozi, who was arrested in a village in East Java on Nov. 5, also owned the van which was laden with the explosives.

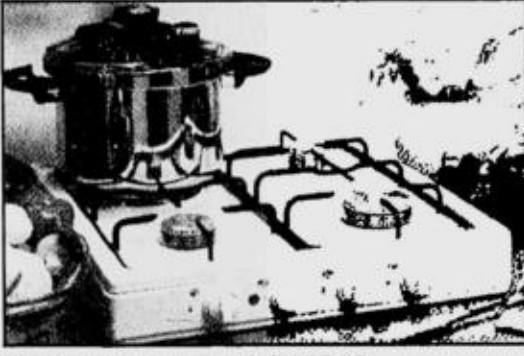
He said he had "planned to kill as many Americans as possible and he was not happy when Australians were killed instead," the report said.

TJ Burgonio

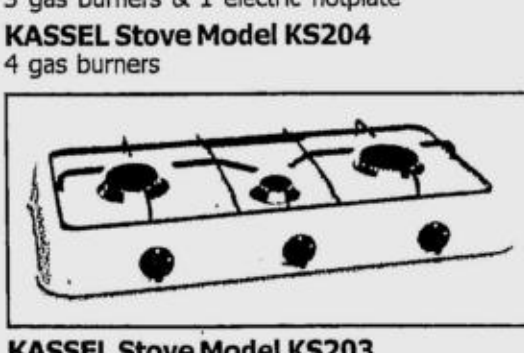
www.officeclub.com.ph
Complete line of office supplies, office furniture & equipment

CLASSIC MANAGER P 2,985.00	EXECUTIVE COLLECTION MD 1600-3 P 8,500.00	DESK CABINET 8993 P 540.00	FILING CABINET 4 DRAWERS P 4,550.00
PROJECTOR SCREEN P 3,950.00	CORRECTION TAPE P 25.00	PAPER TRIMMER METAL P 795.00	SHREDDER STRIP-CUT P 2,000.00
MANILA 344 Nueva St. Binondo, Manila Call Center: 244 - 7211 to 15 Fax No.: 243 - 1875 E-Mail: sales@officeclub.com.ph	MAKATI 814 Pasay Road, Makati City Call Center: 752 - 8378 to 81 Fax No.: 752 - 8376 E-Mail: oc_makati@yahoo.com	STAPLE REMOVER P 6.75	SLIDE FOLDER 1.5 x 2 P 4.75 / each

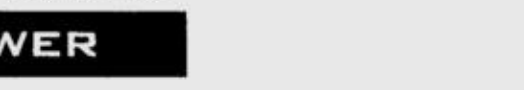
QUESTION
How many burners does a European stove have?



KASSEL Stove Model KS213
3 gas burners & 1 electric hotplate



KASSEL Stove Model KS204
4 gas burners



KASSEL Stove Model KS203
3 gas burners

ANSWER
More than two!

Introducing, the first 4-burner and 3-burner tabletop stoves for your home. Unbelievable value-for-money loaded with great features and benefits:

- Adherence to strict European manufacturing processes ensure safety and efficient operation.
- Unique, free-standing 4-burner stove eliminates need for costly construction required by conventional cooking hobs.
- Fuel injection system regulates gas flow and saves gas.
- Recessed cooktop prevents flame-out, averting dangerous gas leakage.
- Aluminum burners withstand high temperature and resist corrosion.
- Childproof knobs for maximum safety.

KASSEL KITCHEN APPLIANCES
Bringing European quality, safety & reliability into your home.

Available at: Addressa • Cecile Enterprises • Conpinco • Emcor • ESLS • FRM Marketing • Golden Bell • J Marketing • J & J Home • KService • Mavizel • Nig Marketing • Ocampo's • Punsalan Trading • Rhine Marketing • RL Appliances • RL Marketing • SM Appliance Center • Villegas Appliance • Wilkris Appliances

Travel fair starts today; Gordon hails operators

TOURISM Secretary Richard J. Gordon yesterday said the Philippine Tour Operators Association's (Phitoo) gung-ho spirit and achievements for the promotion of Philippine travel will go a long way toward providing jobs for Filipinos.

Gordon noted the record-setting accomplishments of the Phitoo in the forthcoming 13th Philippine Travel Mart which will have 375 exhibitor booths. It will also host some 134 foreign travel buyers from the United States, India, Thailand, Canada and Singapore.

The two-day Travel Mart, the country's premier travel and tourism exhibition, opens today

at the Megamall Megatrade Halls. It will feature this year more special events within the fair and a special retail section for ethnic items. It will also offer to the public value tour packages that are available only during the PTM.

Super-special value offers for tour packages highlighting the Visit Philippines 2003 are among the fair's fresh features.

New programs for the businesses and corporations are also among the innovative packages to be featured. More corporations are now surveying the market for travel-related management programs.

Start your own Water Dispenser & Purifier Business!
BIG WATERPIA
Purified / Distilled Drinking Water
Be part of our successful
Join our increasing Network in
selling the FASTEST SELLING
PRODUCT today and EARN AS
MUCH AS P20,000-P30,000 a month.

Optional
R/O Membrane Filter
and UV Filters
are Available
WE ACCEPT PAYMENTS
THROUGH CREDIT CARDS
AND PCI/MASTERCARD

WP 1101 HB
Table Unit
WP 1000
Standing Unit

Quality Approved by:
GAS/WHO/KAB
UL
CE
CQC

For Inquiries Call or Fax:
Makati Tel. nos.: 843-1171
892-1638 • 844-0562 • 840-2527
Fax no.: 816-4881
Pampanga Tel. nos.: (045) 961-1686 to 87
Calamba Tel. nos.: (049) 834-1316 • (049) 545-0178
Cebu Tel. nos.: (032) 416-6924 • (032) 256-2118

Red Cross meet kicks off Sunday

THE SIXTH Asia-Pacific Conference of the Red Cross opens on Sunday at the Manila Hotel with the participation of some 250 leaders from 67 Red Cross and Red Crescent societies in the Asia Pacific including the Middle East, Europe and USA.

President Macapagal-Arroyo will honor the delegates with a luncheon in Malacañang on Monday. The President is also expected to address the delegates to the five-day gathering.

University of the Philippines
INSTITUTE OF JUDICIAL ADMINISTRATION
3rd Floor, Boccob Hall, Diliman, Quezon City
Philippines 1101
Tel. Nos. 434-9531; 920-5301 to 99, 920-5401 loc. 5862
Telefax No. 929-7137

INSTITUTE ON CIVIL LAW

03-06 December 2002
Malcolm Theater, U.P. College of Law
Diliman, Quezon City

Tuesday, 03 December 2002

1:30 PM - 5:00 PM : Abuse of Rights: Abused Cause of Action
Lecturer : Prof. CARMELO V. SISON

Wednesday, 04 December 2002

1:30 PM - 5:00 PM : Procedural Aspects of Domestic Adoption
Lecturer : Prof. ELIZABETH A. PANGALANGAN

Thursday, 05 December 2002

1:30 PM - 5:00 PM : Critique of Supreme Court Decisions on Building, Planting and Sowing
Lecturer : Prof. EDUARDO A. LABITAG

Friday, 06 December 2002

1:00 PM - 5:00 PM : Analytical Survey of Supreme Court Decisions in Land Titles and Deeds
Lecturer : Prof. RAMON N. CASANOVA

REGISTRATION FEE: P1,500.00

- know your roll number, IBP Chapter and IBP receipt number only cash/manager's check/postal money order payable to UP Law Center will be accepted

- Queries: call tel. nos. 9297137/4349531

big Supercenter

celebrates its grand anniversary!



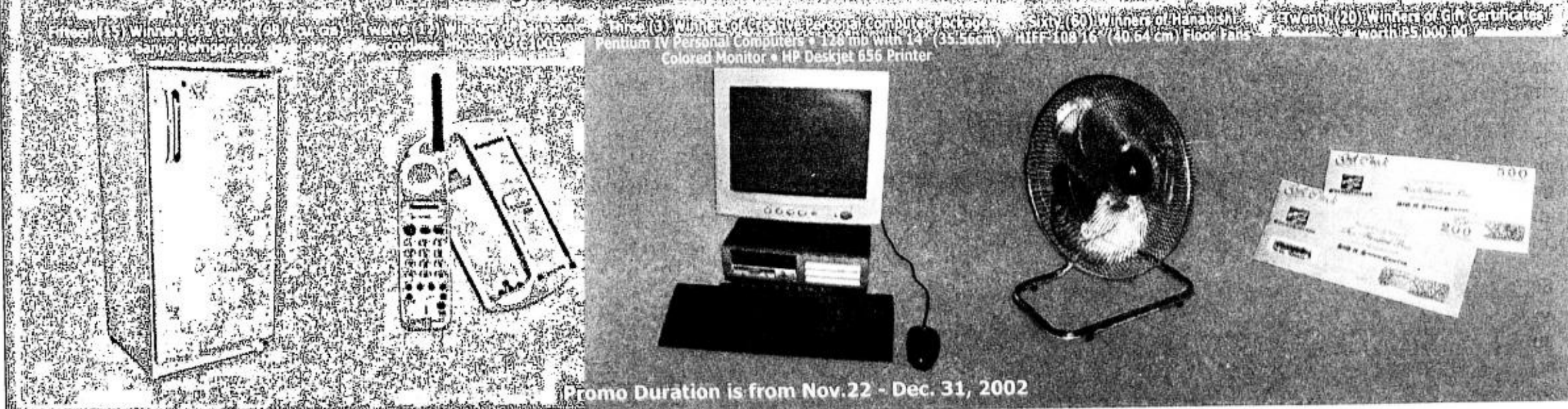
As our way of thanking you, we're giving away

3 Sari-Sari Stores

(structures)

Plus P100,000 worth of products each!

And get a chance to win other exciting prizes!



UNIVERSAL ROBINA CORPORATION



OPEN DAILY FROM 7AM TO 10PM

No Membership Required

See Posters for details.

PER DTI-NCR PERMIT NO. 4702 SERIES OF 2002

Robinsons Place Novaliches, 119 Quirino cor. Maligaya Rd. Bgy Pasong Putik, Novaliches, Q.C. Tel. No. 983-6805 to 09 • Robinsons Metro East Highway, Dela Paz, Pasig City Tel No. 6822230 to 37 • Robinsons Starmills, Bgy, San Jose, San Fernando Pampanga Tel No. (045) 875-1908

Piatco: Deferment of Naia 3 soft opening 'unilateral'

By Abigail L. Ho

THE PHILIPPINE International Air Terminals Co. Inc. (Piatco) yesterday said government's deferment of the "soft opening" of the Ninoy Aquino International Airport Terminal 3 was a "unilateral" move that did not even consider the private consortium's opinions.

"It was a unilateral announcement. We were not even consult-

ed. They only told us of the possibility of a postponement but they didn't tell us that they were going to actually announce the deferment," Naia 3 general manager Guillermo Cunanan said in an interview yesterday.

Citing significant safety and security issues, President Macapagal-Arroyo on Wednesday upheld Transportation Secretary Leandro Mendoza's suggestion that

the opening of the new terminal be put off again.

The terminal was originally scheduled to open on Nov.

26 but shareholder issues led to its deferment for Dec. 15.

Piatco chief executive officer Jeffrey Cheng said the government was merely after some "security enhancements that they think the airport still needs" despite the new terminal's high-end

security system.

He said that the security system currently installed in the Naia 3 were at par with, if not better than, those in world-class airports in Hong Kong, Narita and Kuala Lumpur.

Aside from the security issues, Cunanan said another reason for the postponement of the Naia 3's soft opening next month could be the international airlines' appeal

to be given more time to prepare for their transfer.

A well placed source from the Board of Airline Representatives, the umbrella organization of international airlines flying to the Philippines, said it would take four months from the signing of definitive agreements with Piatco for a transfer to take place.

So, no airline has signed a lease contract with the Naia 3 builder. The

only document many airlines have signed are memorandums of agreement that express their agreement to the new terminal's rates and their commitment to transfer "as soon as everything is ready."

Cunanan said Piatco was still eyeing a soft opening by Feb. 1, subject to government approval.

Mendoza earlier said the terminal would not be able to open until April or May.

Experience the Best Christmas with BLIMS

THERE IS NO STOPPING CHRISTMAS and it's definitely true. Amidst all the problems one may be facing today, still, there's no stopping people from all walks of life from celebrating the merriest season of the year and enjoying the fruits of their labor after months of hard work.

This is why BLIMS, the leader and trendsetter in creating the art of fine living, promises its customers the best Christmas ever, by giving them the widest selection of the world's best, high quality furniture brands, plus more exciting promotional offers that will surely delight everyone in this season of giving.

THE BEST TIME TO ACQUIRE NEW FURNITURE bed from Italy with matching coffee table and floor pillows.

HERE'S AN OFFER YOU SHOULDN'T MISS especially if you are a credit cardholder. How about getting discounts on furniture, plus paying them on installment without the monthly interest? This holiday season, BLIMS is offering two great deals by giving discounts up to 50% off on selected furniture plus you can avail of our 0% Interest promo. Indeed, this is the best time to own your dream furniture at prices you can truly afford. Promo is from November 15 to December 31, 2002. All major credit cards accepted.

C. LG "Living Room Showcase" consisting of LG Projection TV, LG DVD Home Cinema complete with SIMMONS "Erin" loveseat with matching American Country end table and two (2) bean bags.

Grand draw will be held on January 24, 2003 at Sogo Home & Office Center, Level 2, Glorietta 1, Ayala Center, Makati City.

THE BEST & THE LATEST FURNITURE COLLECTION FROM BLIMS

THE BEST HOLIDAY PRIZES

CHRISTMAS IS A SEASON OF GIVING. That's why BLIMS fine furniture, along with Automatic Centre, Sogo Home & Office Center and Sogo Factory Outlet have launched not just one, but three exciting raffles this Christmas! You can win in any of the following raffle promos:

DAILY GIVEAWAY RAFFLE

For every P1,000 worth of purchase at any BLIMS, Automatic Centre, Sogo Home & Office Center and Sogo Factory Outlet branch, you can win any of the following appliances: portable component, karaoke, compact range, microwave oven, washing machine, refrigerator, window-type aircon, 14" color TV and a lot more in our daily prize raffle. One (1) winner per day will be drawn on a weekly basis. Promo runs from November 16 to December 2002.

HOME THEATER HOLIDAY PROMO

For the grand draw, three (3) Home Theater systems will be given away. All non-winning entries in our Daily Giveaway Raffle will automatically be qualified for the grand draw. The following major prizes are at stake:

A. JVC "Bedroom Suite" consisting of JVC Flat TV with stand, JVC DVD Home Theater system, EVENTO queen size bedroom set with two (2) night tables and one (1) bean bag.

B. PHILIPS "Home Studio" consisting of Philips Projection TV with stand, Philips DVD Home Theater System plus ITALIA "Onda" sofa

In keeping with its commitment to help transform Filipino houses into homes, BLIMS showcases only the best furniture brands the world can offer: SIMMONS, LA-Z-BOY, SOUTHSORE, ITALSOFA and ALAINDEELO, to name a few. And, in its constant search for more world-class furniture, BLIMS introduces its newest collection: ITALIA futon sofa beds from Italy and ROOMS TO GO sofa sets from USA. ITALIA, otherwise known as "The Italian sofa bed", boasts of its stylish design using exceptional fabrics and colors that will surely suit your contemporary lifestyle. ROOMS TO GO, on the other hand, features upholstered sofas, loveseats and armchairs that are perfect for every living room setting.

BLIMS' strict choice of merchandise assures its customers of world-class quality, making every home a sanctuary of comfort and an epitome of stylish living.

25 YEARS OF STERLING SERVICE

In a span of 25 years, BLIMS has built its reputation as one of the premier retail furniture stores in the country. What started as a new department of Automatic Centre way back in 1977 has grown into a successful chain of stores. Today, BLIMS showrooms are located in popular shopping centers such as Greenbelt 1, Glorietta 1, Robinson's Galleria, Festival Supermall, Robinson's Place Manila, Robinson's Place Novallas, SM Southmall, Alabang Town Center and Ayala Center in Cebu. Its flagship store is located on Ayala Avenue, right in the heart of the Makati Business District.

Its customer-oriented philosophy and extensive experience in the furniture industry have earned for BLIMS the reputation of being the leader and trendsetter in creating the art of fine living.

FREE Santa's Gift Absolutely Nothing to Buy!

P10,000 worth of gift items, one winner each week, **TAX FREE!**

No need to buy anything! Just visit any of our stores today!

SIMMONS "Claymore" sofa set regular price: P 16,500

Includes: (1) V634S R3 sofa & (1) V534L R3 loveseat, imported from USA

SALE PRICE: P 62,800 (20% OFF)

3 mos. at P 20,933

SOUTHSORE #755 regular price: P 31,998

bedroom set includes: (1) 755-252 headboard & (2) 755-052 night tables imported from Canada

SALE PRICE: P 15,998 (50% OFF)

3 mos. at P 5,332

JACQUELINE sofa set regular price: P 23,850

(1) 3-seater, (1) 2-seater & (1) stool in fabric

SALE PRICE: P 18,998 (20% OFF)

3 mos. at P 6,332

LA-Z-BOY #1M1-554 regular price: P 64,900

"Dreamtime" Rocker Recliner w/ 10 motor massager in fabric

SALE PRICE: P 58,410 (10% OFF)

3 mos. at P 19,470

LA-Z-BOY #10T-570 regular price: P 49,850

"Casper" Rocker Recliner in genuine leather

SALE PRICE: P 44,865 (10% OFF)

3 mos. at P 14,955

MORE ITEMS ON SPECIAL SALE

American Country AC-227 regular price: P 16,998

side board in walnut finish, imported from Malaysia

SALE PRICE: P 8,498 (50% OFF)

3 mos. at P 2,832

Evento 200 4-drawer chest regular price: P 19,098

imported from Malaysia

SALE PRICE: P 9,998 (50% OFF)

3 mos. at P 3,332

Evento 200 bedroom set regular price: P 32,300

includes (1) 200-022 queen bed & (2) 01-ST side table imported from Malaysia (mattress and accessories not included)

SALE PRICE: P 19,380 (40% OFF)

3 mos. at P 6,460

SOUTHSORE #162 headboard regular price: P 29,170

w/ (2) 062 night table imported from Canada

SALE PRICE: P 17,500 (40% OFF)

3 mos. at P 5,833

SIMMONS "Caroline" regular price: P 48,900

queen sleeper imported from USA

SALE PRICE: P 38,900 (20% OFF)

3 mos. at P 12,966

Charmaine sofa set regular price: P 21,865

w/ (1) 3-seater & (2) armchairs in leatherette

SALE PRICE: P 17,490 (20% OFF)

3 mos. at P 5,830

CBLIMS Silver Christmas Special

You can also WIN in our Daily Giveaway Raffle!

you can WIN any of 3 Home Theater Systems!

HOME THEATER HOLIDAY!

Get a raffle coupon for every P1,000 purchase, for a chance to win any of 3 fabulous Home Theater System Grand Prizes.

Promo period: November 16 to January 19, 2003.

See posters and print ads for details.

Per DTI-NCR Permit No. 4698 Series of 2002

UP TO 50% OFF ON SELECTED ITEMS

PLUS ZERO% INTEREST*

Nov. 15 - December 31, 2002

LA-Z-BOY

ITALIA "MEETING" regular price: P 28,700

futon sofa bed with frame cover imported from Italy

SALE PRICE: P 22,950 (20% OFF)

3 mos. at P 7,650

ITALIA "ONDA" regular price: P 24,900

futon sofa bed imported from Italy

SALE PRICE: P 19,920 (20% OFF)

3 mos. at P 6,640

IDAHO bedroom set regular price: P 31,500

includes (1) bed & (2) side tables imported from Malaysia (mattress & accessories not included)

SALE PRICE: P 18,990 (40% OFF)

3 mos. at P 6,296

ALAINDEELO #203 regular price: P 89,900

"Arabian" sofa set includes (1) 3-seater & (1) 2-armchair in genuine leather

SALE PRICE: P 67,400 (25% OFF)

3 mos. at P 22,466

PLUS MORE DISCOUNTS!

All with 0% interest for 3 months

ALL ITALIA futon/sofa beds from Italy less 20%

ALL ALAINDEELO leather sofa sets less 20%

ALL SIMMONS sofa sets from USA less 20%

ALL ROOMS TO GO sofa sets from USA less 10% (except advertised)

ALL SOUTHSORE less 15%

ALL ITALSOFA leather sofa sets less 15%

ALL ILLUMATIQUE table lamps & accessories less 15%

MANY MORE ITEMS ON SALE

Visit our showrooms today!

ALAINDEELO

BLIMS

www.blimsfurniture.com

MAJOR CREDIT CARDS ACCEPTED

Flexible payment options available

Full service warranty on all furniture

Minimum purchase amount for Equitable

(Visa, Mastercard and JCB) is P5,000.00

Exclusively Distributed by: BLIMS fine furniture

AYALA 6797 Ayala Ave. cor. V.A. Rufino St. (Bamory Haraya Bldg.) 803-8561 • 803-2721 • 803-4555

Greenbelt 1, Level 2 810-8014 to 15 • 810-8953

Glorietta 1, Level 2 807-2350 • 807-4687

MANILA Robinsons Place Manila, Level 3 825-0007 • 825-0091

QUEZON CITY Robinsons Place Novallas Level 1, Main Mall 935-8924 • 935-8920

ORTOGAS Robinsons Galleria, Level 3 Expansion Mall Tel. Nos. 833-8202 • 832-0074

LAS PILAS SM Southmall, Level 2 800-5317 to 18

MUNTINLUPA Alabang Town Center, New Wing, Level 1 899-4638 • 899-3410

Festival Supermall, Level 2 850-3543 • 850-3540

CEBU Ayala Center, Level 3 (052) 230-1082 to 83

Per DTI-NCR Permit No. 4744 Series of 2002

Loyalist vs loyalist: Lozano group to sue Cobarrubias et al.

From page A1

ers were holding "integration meetings" to form a legal panel to file the charges.

In a show of support, around 50 supporters trooped to Lozano's office dressed in red and chanting, "Marcos pa rin!"

Cobarrubias, the organizer and national coordinator of the True Marcos Loyalists National Headquarters, said her breakaway was a personal matter, after she could no longer take the lies and abuses of the former first lady.

"I personally have parted ways with Mrs. Marcos because of what she did which was not right," Cobarrubias said she had been a friend of Mrs. Marcos for

more than 16 years.

She stressed, however, that she was still loyal to the legacy of the late President Ferdinand Marcos. That has not changed, she said. And the True Marcos Loyalists Association of the Philippines is still solidly behind that legacy, she added.

The organization is composed of more than four million members nationwide, she said, and is registered with the Securities and Exchange Commission. It is also a party-list organization.

In contrast, she said that Lozano did not even have a registered organization, nor did his group have any concrete accomplishments to speak of.

"I have nothing to do with their (Lozano's) organization. He is

not even part of our organization," she said.

Mystery settlement

Lozano and other Marcos loyalists denounced the recent statements made by Cobarrubias, ex-broadcaster Rita Gaddi and others that they were withdrawing support from Mrs. Marcos, after news broke of an alleged P2-billion settlement involving disputed Philippine Long Distance Telephone Co. shares purportedly entered into by the former first lady.

"We want this character assassination against Mrs. Marcos to stop. We are seeking vindication because these people are not speaking for all the Marcos loyalists. In fact, we are the majority,"

Lozano said.

He added that Cobarrubias and the others "can be liable for blackmail. They have to answer for their statements."

"They can do whatever they want. But they must respect our beliefs because we have been there since 1986," said Marcos loyalist Luz Domingo.

On the reported settlement with PLDT, Lozano said this still had to be proven. "Due process and the presumption of innocence should apply here. There should be solid proof first. But from what I see, there is none."

Lozano also theorized that the recent statements made by Cobarrubias and the others were the result of "intrigues and infighting" among the loyalists. He also said Cobarrubias and Gaddi were being used to sow confusion and dissension among the loyalists.

The lawyer, the subject of a

bribery case, said there were at least 2 million Marcos loyalists all over the country.

"We are still fighting for the Marcos legacy and the Marcos dream that this country can be great again."

Lozano said that Marcos loyalists were planning to stage a big rally at the Quirino grandstand in Manila on Dec. 8 to coincide with a thanksgiving Mass to be held in honor of Mrs. Marcos.

Erap loyalists

To stress her point that Lozano was not a real Marcos supporter, Cobarrubias said that Lozano had even joined the "Erap loyalists."

"Estrada had insulted Marcos. That was why we withdrew our support for Erap," Cobarrubias said, without elaborating.

She clarified that the Marcos loyalists were not involved in her

decision to break up with Mrs. Marcos.

The breakup is not even about money, but about dignity, she said.

She said Mrs. Marcos had sent at least two emissaries to patch things up with her, or at least to convince her not to talk anymore.

But she is standing by what she said, including the statement that Mrs. Marcos had entered into a P2-billion mystery settlement.

"We are the insiders. We know these things. We had been sent (on) several missions by the former first lady," Cobarrubias said.

"It would be best if the details would come from them. Because once we talk, they would be hurt," she added.

Cobarrubias added that there was nothing libelous about what she and Gaddi had said.

No family visa for same-sex ADB couple

From page A1

replaced last September as part of a routine rotation.

Perez noted that the Constitution "used the word 'family' to mean stable heterosexual relationship."

Lamb had been previously accorded the 9 (e-2) visa, which is granted to spouses of personnel of embassies, consulates and international organizations.

Valid in US, not here

Perez said that the Department of Foreign Affairs revoked Lamb's visa upon learning that she did not qualify for its issuance.

Both women are legally married under the laws of the State of Vermont in the US, according to Perez.

"The fact that the marriage of Ms. Lamb and Ms. Wong was validly celebrated abroad does not render ineffective the foregoing provisions of law so as to make the same-sex relationship valid in the Philippines for the purpose of granting a 9(e) to Ms. Lamb," Perez said.

He maintained that the Constitution and the Family Code did not recognize homosexual or lesbian marriages.

"Under the law, marriage is a special contract of permanent union between a man and a woman entered into in accordance with law for the establishment of conjugal and family life," said Perez.

When the DFA referred the matter to the Bureau of Immigration, the latter concurred in the revocation of the visa, said Perez.

This prompted DFA Undersecretary Franklin M. Ebdalin to seek the legal opinion of the Department of Justice to resolve the legal dilemma.

Acting on the request, Perez ruled that his office could not allow the issuance of a family visa to a same-sex spouse of the ADB officer.

He cited Section 9(e) of the Philippine Im-

migration Act, which states, among other things, that an accredited official of a foreign government recognized by the government of the Philippines, his family, attendants, servants and employees may be admitted as non-immigrants.

But Perez pointed out that Section 12, Article II of the Constitution used "the word 'family' to mean stable heterosexual relationship."

Man and a woman

"The word 'family' has for its basis and foundation the marital union between a man and a woman," said Perez who stressed that the Family Code was clear that marriage should be between man and woman.

"No marriage shall be valid, unless these essential requisites are present... legal capacity of the contracting parties who must be a male and a female," added Perez, quoting Article 1 and 2 of the Family Code.

Perez said that these provisions that the contracting parties be of different sexes "prohibited same-sex marriages and considered them void."

He added: "Their marriage cannot be countenanced under Philippine laws for reasons of public policy. Prohibitive laws concerning persons, their acts or property, and those which have for their object public order, public policy and good customs shall not be rendered ineffective by laws of judgments promulgated, or by determinations of conventions agreed upon in a foreign country."

up with fashion and extremely fond of luxury goods.

Next among Asia's big spenders were Indonesians, Taiwanese and Singaporeans, followed by Japanese and Australians. More than 60 percent of respondents said they had recently spent more than \$500 on a watch, designer clothes, jewelry or luggage.

Respondents gave top marks to luxury brands Rolex and Montblanc of Switzerland, Cartier of France, Tag Heuer of Germany, Alfred Dunhill of Britain, Giorgio Armani of Italy and Polo/Ralph Lauren of the United States.

Susceptibility to labels, however, varied widely across the region. Asked for attitudes toward "the latest gear," Australians showed indifference while South Koreans and Filipinos expressed great interest.

Roughly 85 percent of the region's executives carry mobile phones, ranging from 100 percent of Taiwanese respondents to 70 percent in Japan.

Sony was the most popular brand of tech goods, followed by Nokia, Intel, IBM and Apple.

According to FEER, nearly all the respondents from Taiwan spend a great deal of time using fancy computers and top-of-the-line television and music systems. The Japanese, on the other hand, are the most enthusiastic shutterbugs. Cameras are their thing, as they are also for the Hong Kongers and Singaporeans.

The most tech-obsessed are also the Taiwanese. All respondents regularly click into the World Wide Web.

But the people most likely to queue up in the early hours of the morning for the latest hardware and software are Filipinos and South Koreans. In contrast, the Taiwanese, Singaporeans and especially Australians are content in using what they have until these finally conk out. *With a report from AFP*



Advt.

CONSUMER & OIL PRICE WATCH

SO THE PUBLIC MAY KNOW

The Supreme Court's November 15 ruling ordering a refund of 16.7 centavos per kilowatt-hour to MERALCO consumers will have a chilling effect on business and industry.

The decision would have a domino effect on other electric utilities that are likely to be affected by the refund, as well as utilities like telecommunications, shipping and even bus companies, if these firms passed on income taxes as an operating expense to their consumers.

The Supreme Court's decision, once it becomes executory, could trigger petitions by various groups asking that the ruling be applied to all other public utility companies who treated income taxes as an operating expense in the computation of their allowable 12 percent return on rate base.

This will also affect the application of all electric utility companies who filed petition for a rate increase in the unbundling of their electric rates under the Electric Power Industry Reform Act (EPIRA) - if they computed income taxes as deductible operating expense.

When the Supreme Court decision becomes executory, we are proposing to the Energy Regulatory Commission (ERC), who will formulate the details and mechanism, the following suggestions:

1. The ERC will compute on a yearly basis, starting from February 1994, the over recovery and under recovery to arrive at a net recovery due customers as of October 2002.
 - a. For residential customers consuming 300 kwh and below, who represent 77% of total MERALCO customers and 18% of their energy sales - we propose that they be refunded in full.
 - b. For commercial and industrial users and residential customers consuming more than 300 kwh, who represent 23% of total MERALCO customers and 82% of their energy sales - we propose that they, being the major beneficiaries, be refunded through 8 year preferred bonds payable in 8 equal annual installments.
2. We, also, recommend that the above plan of action be undertaken before the ERC acts on the petition of utility companies for the unbundling of electricity rates under the EPIRA law.

A public service message of:



Raul T. Concepcion
RAUL T. CONCEPCION
Chairman

Text your comments to 0917-8945033
or call Tel. Nos.: 812-6751 844-8785; Fax: 818-6203
E-mail: rtc@cil.com.ph

RP execs ...

From page A1

"great." Other nationals, except the Taiwanese, said they were happy with their other half.

Many Taiwanese admitted their love lives were "not good." According to FEER, the figures suggest frosty silence at the breakfast table while spouses tinker with Palm Pilots.

The emphasis on private lives, however, may have been prompted by a deep dissatisfaction with the money-making aspect of an executive's life, due in no small part to difficult global economic conditions.

"Being spiritual" mattered "a lot" to Filipinos and Indonesians, although for Malaysians it also mattered "a bit." For the Australians, however, it mattered "not at all."

The survey also confirmed a common perception that social responsibility mattered little to Asian-Pacific executives.

Even so, Filipinos emerged as the only group who considered it important to contribute to society. The Taiwanese were not particularly passionate about anything—except for the latest electronic gizmos.

Happiness seemed to elude the majority of respondents. Filipinos, Australians, Singaporeans, Thais, and Taiwanese considered themselves "pretty low." Respondents from Indonesia, Malaysia, Hong Kong, Japan and South Korea described their personal condition as "extremely poor."

Asians as consumers

On shopping trips, three out of four respondents said they were likely to check what they were buying was top quality before they considered the price. But the people least willing to compromise are Filipinos and Singaporeans who want only the best.

According to FEER, the Filipino is the dream Asian consumer, passionate about keeping

Publisher ISAGANI YAMBOT
Editor in Chief LETTY JIMENEZ-MAGSANO
Managing Editor JOSE MA. D. NOLASCO
Associate Editor ABELARDO S. ULANDAY
News Editor ARTEMIO T. ENGRACIA JR.
Opinion Editor JORGE V. ARUTA
Assistant News Editor NILO B. PAUROM
National Editor PERGENTINO B. BANDAYREL JR.
City Editor GERRY LIRIO
Senior Desk Editor ROSARIO A. GARCELLANO
Editorial Consultant AMANDO DORONILA
Chief Photographer ERNIE U. SARMIENTO
Art & Design Director LYNETT A. VILLARIBA

Board Chairman MARIXI R. PRIETO
President ALEXANDRA PRIETO-ROMUALDEZ
Senior Vice President for Sales and Marketing RENATO R. REINOSO
Senior Vice President for Corporate Services DAVID O. VALDES
VP for Advertising FELIPE R. OLARTE
AVP for Circulation GLORIA P. LARDIZABAL

All rights reserved. Subject to the conditions provided for by law, no article or photograph published by the Philippine Daily Inquirer may be reprinted or reproduced, in whole or in part, without its prior consent.

Too hot to handle?

FINALLY the lawmaker who had been titillating the public about the presence of a "million-dollar man" in the Macapagal Cabinet has revealed what was really an open secret. After so much hemming and hawing, Bulacan Rep. Willie Villarama identified on Wednesday the "suspect" in the \$2-million bribery case as Justice Secretary Hernando Perez.

Or did he? In his speech before the **EDITORIAL** Philippine Insurers Club, Villarama read a portion of his reply to a query made by Chair Dario Rama of the Presidential Anti-Graft Commission concerning the identity of the mystery man. "I wish to advise that based on unverified information coming from reliable sources, the government official who, I believe, may have intimate knowledge of, or have connection with, the subject bribery is Secretary Hernando Perez," Villarama said in his letter.

Villarama still seems to be hedging here and less than categorical in accusing Perez of wrongdoing, but at least this is much better than the crude guessing game he forced the public to play since he exposed the existence of the "million-dollar man." That silly game saw Villarama saying one day that the culprit was a Cabinet member and then promising to reveal the identity of the Cabinet official, only to deny the next day that he was referring to Perez or any other Cabinet member. He went on to point out that he had mentioned no names in his privilege speech, and since "I accused nobody, I don't have to clear anybody."

In his speech last Wednesday, Villarama seemed to be more certain that it was everyone's favorite suspect who received the bribe. He urged the administration to act on his exposé, saying "the fight against corruption exempts no one, not even one who is expected to help dispense justice." With the documents in his possession, he said, a proper investigation "will uncover significant financial transactions of an illegal nature." These transactions will "firmly establish a case of plunder," he added.

Perez has, of course, denied Villarama's allegations, saying they are all lies. "I am the only person who has been charged based on an unverified report," he protested. Then he challenged Villarama to waive his parliamentary immunity and make his accusations under oath so that he could file appropriate charges like perjury.

Perez must have been shocked out of his wits by Villarama's sudden turnaround that he forgot his law. His accuser doesn't have to repeat his allegations under oath, before Perez, a former congressman and law professor, can seek redress for the damage done to his reputation by Villarama's revelations. The congressman made his latest statements outside the halls of Congress and therefore they were not covered by parliamentary immunity. Nothing prevents Perez from filing libel charges any time he wants—except perhaps the hope that Villarama would take back his words and clear him again.

But unless he can persuade Villarama to confess publicly that he had lied outrageously, Perez would be doing a great service to the administration—and himself—by giving up his post. He stands accused of bribery by two lawmakers—the other being his old foe Sen. Panfilo Lacson. More than any Cabinet member, he can influence the course of criminal investigations. If he insists on staying, his name can never be completely cleared by any investigation in the eyes of the public, particularly as regards his possible criminal liability.

Already there are signs that he is not above using the offices under him to get back at his tormentors. The National Bureau of Investigation, after showing no interest in the bribery cases, is now moving to link the suspected bribe money to narco-politics and Lacson.

Other investigating agencies are just as reluctant to touch the case. The Office of the Ombudsman has maintained a stony silence so far. The PAGC says it can only start an investigation if Villarama would file a sworn complaint against Perez. Even the Senate blue ribbon committee seems to be making excuses for not taking up the case.

Could it be that the case is utterly devoid of merit? (But how can they tell without giving it so much as a curious glance?) Or do they find this one too hot to handle?



2002's winners in NVM Awards for the short story

THERE are two first prize winners in this year's NVM Awards for the short story. The top prize is a tie between "We Won't Cry About This" by Socorro A. Villanueva, and "The Man Who Sold Dreams" by Antonio A. Hidalgo. The prize of P50,000 will be split between them. Villanueva also won the top prize for the first NVM short story award in 2001.

Runners-up are "Turtle Season" by Timothy R. Montes, "Fireworks" by H.O. Santos and "Mountain Air" by Ernesto Superal Yee.

Members of the board of judges are Juan T. Gabonton, Cirilo Bautista, Gemino Abad, Aida Rivera-Ford, Chitty Gonzalez-Cortes and yours truly.

"We Won't Cry About This" is the story of a mother bravely dying of cancer and its effect on her family. "The Man Who Sold Dreams" is about a housewife's encounter with an imaginary man in a mall, who, for a fee, told her of dreams she liked to hear.

Awarding ceremonies will be at the Vargas Museum in the University of the Philippines campus on Nov. 28, at 5 p.m.

Eddie Apostol will be the guest speaker. Writers and other artists are invited. Painters and cartoonists who donated works for the raffle last year to raise funds for the NVM Awards will be the honored guests.

The annual Award for Filipino Short Stories in English was set up by a foundation in memory of National Artist for Literature NVM Gonzalez.

Two nominees for next year's National Artist for Visual Arts, painter-cartoonist Malang and cartoonist Larry Alcala, are members of the talented triumvirate who enlivened the art scene for decades. The third member is Hugo Yonzon Jr., also a painter-cartoonist, who has not been nominated but should be. Only Malang, now in his 70s, is left of this triumvirate.

All three started out as cartoonists. For which reason they were very close friends

As I See It

Neal H. Cruz

and compadres (all three were also my compadres). Not only friends but they belonged to a *barkada* who went out together, traveled together, played poker and dominoes in each other's houses and even shared secrets about women together. Together with other cartoonists, they put up a gallery exclusively for cartoonists, "The Bughouse" in the late '50s on Mabini Street in Ermita, then the center of Manila's art scene. "The Bughouse" became the meeting place and watering hole not only of cartoonists but also of other artists—the other was the nearby Philippine Art Gallery (PAG)—until it closed down.

The first of the three cartoonists to turn to painting was Yonzon, a versatile and prolific artist who kept winning awards in the annual contests of the Art Association of the Philippines (AAP). The next was Malang whose first tentative steps into painting were miniatures, small, brightly colored paintings, a little bigger than his cartoons. His first one-man exhibit of these miniatures at the PAG were quickly sold out and Malang's career as a painter was assured. All his solo exhibits since then has been sold out despite the fact that Malang is probably the most prolific painter at present. Both Malang and Yonzon continued cartooning while they painted until the latter died and Malang decided to devote his full time to painting.

Larry Alcala continued with this cartooning until his death. He had become the most

popular, prolific and celebrated cartoonist in the Philippines. His "Slice of Life" cartoons now hang in picture frames like paintings in many homes. He has murals in several hotels and buildings and several "Slice of Life" murals are displayed in Jollibee outlets.

All three of them deserve to be honored as National Artists and it would be apt if they are elevated to that honor at the same time. I think there is no rule that only one candidate in any category should be named National Artist. I know that more than one writer has been named National Artist in a single year.

In bestowing National Artist honors to all three of them simultaneously, we would be honoring not only each individual artist, but also the triumvirate, their friendship and that era in Philippine art history that they, through their art, made outstanding.

Who should be named National Artist for Literature? I nominate Gilda Cordero-Fernando. If given the award, she would only not be one of our most talented but also the most beautiful National Artist. Gilda has not confined herself to writing but has successfully gone into publishing coffee-table books.

Then there is Kerima Polotan and her late husband Johnny Tuvera. Both of them deserve to be National Artists, too. And the award should encourage Kerima to write short stories again.

And there is Gregorio Brillantes whose prose is always a pleasure to read.

We don't lack for candidates in Literature and Painting. What we lack are outstanding candidates in Sculpture. It seems that after Guillermo Tolentino and Billy Abueva, our pool of talent in sculpture has run dry.

What we will never run short of are politicians and pretenders in the National Commission for Culture and the Arts.

Wagging the dog

THERE'S THE RUB

Conrado de Quiros



playing guard for the Los Angeles Lakers. Someone that tall, and far less skilled, would be playing center for us. Yao Ming is 7'6", and the fact that he didn't play that well against South Korea doesn't mean we can run circles around him anytime. He just ran circles against the Lakers the other day, helping Houston win against the "world champions."

Quite simply, basketball is a game of height. You can be fast, you can be agile, you can be slippery, but unless you're tall, you won't get very far in it. Not every one can be Allen Iverson. I seem to recall that a couple of years ago, we sent a national team to the United States to hone its skills by playing several college clubs there, and we got beaten black and blue. Easily, our national team will be massacred by any of the better teams playing in the NCAA. That is not a disadvantage we can overcome by learning the game more scientifically. That is one we can overcome only by more height and heft, which is not possible, unless, as I said, we practice genetic engineering.

Which brings us to the truly deleterious effects of that vision. At the very least, that means prescribing a red-meat-based, cancer-inducing, diet, rather than vegetables, to the kids to help them shoot up. At the very most, that deepens the very colonial judgment that being 5 feet or so, which is the average Filipino height, is a defect or deprivation or disadvantage. In fact, it is so only when we start thinking that the sum of human, or national, life is to play basketball, or, for women, to prance around in a fashion ramp. There is nothing wrong with being small, as Bruce Lee showed. Small is beautiful. As indeed is tall. That is part

of the diversity of life. The one is not better than the other.

Which brings me further to why the proposal is the tail wagging the dog. P200,000 may be little compared to the amounts our professional basketball players get from their clubs, but it is a lot of money for other people. Indeed, for other athletes. Why lavish more money on a mission impossible? Why not use the money instead to pursue goals that are more realizable? We have not lacked for sports in the past and present that we have excelled in, or shown enormous potential in. Those sports are track and field (remember Lydia de Vega?), boxing, swimming, martial arts and in recent years, billiards. None of these sports requires height. Billiards has no lack of support from the private sector, but the other sports do, and can do with help from government.

There is another area we have excelled in, though it is not technically sports. That is chess. Eugene Torre got as far as the quarterfinals of the world championship ages ago. That is no mean feat, particularly when you consider the levels of subsidy the other chess players, particularly those from Russia, get. Government support for that game should boost it tremendously. Robert Jaworski said scornfully many years ago, to justify the mayhem that went on in the basketball court, that basketball was not chess. He was right: chess is better.

The challenge is not to find ways by which we can improve basketball, it is to find ways by which we can improve other sports. The challenge is not to find ways by which we can jack up our height, it is to find ways by which we can use our God-given attributes to the fullest. The challenge is not to find ways to satisfy our national pride in basketball, it is to find ways to make the public realize our national pride lies elsewhere. There is a difference between Americans and Filipinos being basketball-crazy, the difference residing in that word "crazy."

Some craziness invite happiness, others invite only psychiatrists.

Comments to dequiros@vasia.com

Lacson's issue of choice

ANALYSIS

Amando Doronila



IN ANNOUNCING his bid for the presidency, Sen. Panfilo Lacson had the audacity to take on the Catholic Church on the issue of family planning, a challenge that has long been overdue. Pushing this issue up on the national agenda and sparking a public debate on a subject that has long been considered taboo is probably the most important impact of his announcement. Whether the family planning issue is a catalyst that will galvanize electoral support for him is doubtful.

There are two levels from which to examine the impact of his announcement—first, the backlash from the Catholic Church, and, second, the value of the population issue in mobilizing political support.

Expectedly, the Catholic hierarchy reacted with the statement that the Church is ready to mount a strong position to Lacson's call for wider use of contraceptives. The hierarchy expects its campaign to translate into negative votes against Lacson. From impressionistic information, I have made a tentative hypothesis that the Church's influence to oppose and block a more liberal population control policy is highly exaggerated.

Consequently, if the Church is to oppose Lacson's candidacy, it can create a backlash not on family planning but on the other liabilities of Lacson—including his "tough guy" attitude toward law and order and crime and his association with the human rights atrocities of the Marcos regime.

The immediate reaction from civic groups to the highlighting of the population issue is that it is time to review seriously this policy because the country's annual population growth of 2.36 percent is canceling out our economic gains. We have one of the highest population growth rates in the world. We are producing 1.7 million babies a year and our population, now estimated at 70 million, is expected to double in 29 years.

There are many factors that have to be examined to explain this explosive population growth, and the Church's opposition to family planning

with the aid of contraceptives is only one of these. There are probably cultural values responsible for the failure of Filipinos to reduce the number of their children. Civic groups have initially reacted that Lacson touched a very relevant issue, but Lacson has a problem. The issue is not likely to translate into votes for him and is therefore a non-starter. The public is likely to vote or not to vote for him not on the basis of his stand on wider contraceptive use but on other negative issues that will surely be revived and thrown at him.

It should be healthy to ignite public debate on the population issue because there are many signs and social and economic studies which warn that unless we curb our population growth, we are likely to have within a generation serious political and social upheavals and a total breakdown of social and administrative services. The showcase of this time bomb is Metro Manila where basic municipal services are extremely overstretched—garbage collection, traffic congestion, widespread unemployment, deficient water services, ravenous demand for electricity, school shortages and inadequate health services.

The Church cannot use the population question as an issue to organize opposition to Lacson. Nor can Lacson use it to gain political support. The public is likely to segregate the population policy from Lacson's credentials. The Church has been successful in mobilizing support on a number of issues since, at least, the 1986 People Power Revolution, up until People Power II in 2001. These upheavals were driven by issues on corrup-

tion, bad governance, injustice and oppression. The Church was also successful in galvanizing support for the opposition to constitutional change proposed by the Ramos administration, for the purpose of extending his six-year term. The Church, it would seem, has been good at being the rallying point and center of opposition on political issues, but not so successful in blocking the political ascendancy of people it had opposed.

For example, President Ramos was elected despite the opposition of Jaime R. Sin mainly because he is a Protestant. Regardless of what the Church said, Ramos became our first Protestant President. President Estrada was elected despite the Church's scathing denunciation of Estrada's moral values.

Faced with the specter of the breakdown of civil order and social services, Filipinos may have to think seriously about the consequences of overpopulation and having too many children and in this consideration, the Church's position may not be the most important factor. In many predominantly Catholic countries in the world, especially in the industrially advanced societies, they have cut down their population growth rates in response to economic and social problems, not to the sermons and injunctions of the Catholic Church.

The Church is deluding itself if it thinks that its intervention on every issue is pivotal to the success of controversial policies or programs it opposes. An unfettered debate on the population issue is timely and badly needed, but neither the Church nor Lacson can ride on this issue. The Church would be better served if it redirects its focus to the other undesirable qualities of Lacson for the presidency, away from the population issue. It is very doubtful whether the Church has a broad constituency among the faithful on the basis of its opposition to a wider use of contraceptives for birth control.

Awarding top NGOs

"THE MOST needy are the poorest of the poor, for they are those who have no hope," such were the words of the late philanthropist Doña Consuelo Zobel Alger, founder of the Consuelo Foundation. Doña Consuelo committed the wealth she inherited from her family toward the accomplishment of her mission—to give hope to the poor and the disadvantaged, especially women and children. In honor of this great lady, who passed away in 1990, the Consuelo Foundation launched the Consuelo Awards in 2001 to give special recognition to non-government organizations that have "demonstrated

COMMENTARY

Melanie P. Ramos

Institute on Church and Social Issues

excellence in helping uplift the situation of families—especially women and children." The criteria set were based on the NGO's conformance with organizational standards and the effectiveness of its programs. Last year, the award was presented to the Sanyang Multipurpose Cooperative, an NGO formed by the Badjaos. This group bested five other organizations working with families, women and children.

As the Consuelo Awards reaches its second year, the Consuelo Foundation wishes to honor other organizations that best exemplify Doña Consuelo's vision to strengthen families, enhance the well being of underprivileged women and improve the quality of life of exploited children. This year, four organizations are vying for the prestigious award, which would not only honor their organization, but also provide them with cash incentives to further implement their programs. The following are the nominees for this year's Consuelo Awards 2002: Don Bosco Tondo Youth Center, Families and Children for Empowerment and Development (FCED), Pangarap Foundation, and Social Action Center-Legazpi.

The Don Bosco Youth Center is an organization founded by the Salesians of Don Bosco in 1971. Using the land donated by the late Don Andres Soriano, the Salesians built a youth center to help young people in the Tondo slums. The center conducts training for out-of-school youth and unemployed individuals to provide them with skills for gainful employment. The Don Bosco Youth Center also conducts religious and pastoral activities for the youth. A total of 12,666 young people coming from impoverished families have been aided by the center, since its establishment in the 1970s.

Some of the nominees for this year are not anymore strangers to the Consuelo Awards. On their second year of nomination, the Families and Children for Empowerment and Development (FCED) and the Pangarap Foundation Inc. are two NGOs that have exemplified the highest standards of program delivery. The FCED was founded to respond to the needs of the growing street children population in the Paco and Pandacan areas. The organization conducts education sponsorship and support, health and nutrition, early childhood development and family strengthening programs. Since its inception in 1987, the FCED has supported families and children in 12 barangays in Districts 5 and 6 of Paco and Pandacan, Manila.

Another nominee, the Pangarap Foundation Inc., (formerly called the Pangarap Shelter) is a 13-year-old organization also supporting street children in Manila. It started as a small drop-in center conducting feeding activities for 14 children. Today the Pangarap Foundation provides street education activities and manages a residential and a drop-in center for street children in Metro Manila.

Bicol is proud to have one of its social action centers nominated for this year's Consuelo Awards. The Social Action Center of Legazpi (SAC-Legazpi), established in 1989 has set up child abuse prevention and rehabilitation programs in the province of Albay. SAC-Legazpi's Child Abuse and Prevention and Intervention Unit is serving 175 barangays in Albay. More than a hundred youth advocates are also very active in community-based activities on children's rights.

These four organizations serve as good examples to other NGOs supporting children, women and families. They are inspirations to those who yearn for a better society where the poor are given hope for a better future. These organizations prove to us that success starts with small dreams that are nurtured with commitment, love and hard work.

On Nov. 27, 2002, the 2002 Consuelo Awards will be held at the RCBC Plaza in Makati. The four nominees will be subjected to rigorous evaluation by the judges based on the criteria drafted. After the meticulous scrutiny, one will emerge as the 2002 Consuelo Awardee. But even if only one organization will receive the prestigious award, each of these organizations is a winner on its own. These organizations are winners to the people they serve—the women, children and families they have helped. They are the champions of the poor and the hopeless.

There are many good NGOs working to uplift the condition of impoverished families, women and children. They may be small organizations, but their impact on the lives of the people they serve is considerable. It is hoped that they too be given recognition for the good work that they do—maybe not only through the Consuelo Awards, but through other recognitions that would give due credit to those who work hard and those who serve as inspiration to others. Everyone needs a "pat on the back" once in a while. This "pat" may just be the catalyst for people to work harder and aim for the best service they can give to others in need—especially the poor and the hopeless.

THEY SAID

Right and wrong way

"Entertaining the ambition of being an elected official is a legitimate ambition. What is wrong is if a Cabinet member would, without any scruples, use the facilities of his office to go around campaigning, conducting seminars."

—Senate President Franklin Drilon

Non-buyable argument

"How can the economy collapse when one firm goes bankrupt?"

—Negros Oriental Rep. Jacinto Paras dismissing claims by Meralco that the Philippine economy will collapse if it is made to refund billions to consumers

The INQUIRER is a member of the
PHILIPPINE PRESS INSTITUTE
The National Association of Philippine Newspapers



The secret of their success

AT LARGE

Rina Jimenez-David



IN THE YEARS since she set up the Cattleya Well-Family Midwife Clinic in Barangay Rizal in Makati, Carol Millan has hired a number of doctors as consultants. In time, two of them set up their own lying-in clinics nearby, doubtless hoping to duplicate, if not surpass, the success of Carol's set-up.

Did the competing clinics present a problem? "Both of them are now closed," Carol says with a smile, her voice only just betraying a hint of smugness that a "simple" midwife prevailed over two physicians.

To what does she attribute the success of her clinic and others in the network? For Carol, it's the "pag-aalaga" or care that clients expect and receive from them, "huling-huli namin ang kiliti nila (we know exactly what makes them happy)."

One difference, they say, is the "personal service" they provide, never leaving the mother's side while she's in labor, soothing and stroking and showering her with "carino," which, they claim, mothers miss sorely when they choose to give birth in a busy hospital with even busier doctors.

Easter Dasmarinas, resident advisor of the JSI Research and Training Institute which, with the USAID, conceived of the network of midwife-owned and managed clinics five years ago, says that even if many of the midwife-managers are already so successful they can afford to hire a team of assistants, "they still want to personally look after the mothers who come to the clinics to give birth. That's how much they care about their patients."

Every Well-Family Midwife Clinic offers maternal and child health services, including pregnancy tests, pre-natal care, delivery and post-natal care, as well as basic well-baby care, including immunization. They also offer family planning counseling, services and supplies, as well as basic and emergency health services.

BEFORE BEING accepted into the network, a midwife must go through rigorous background checks and a battery of exams, including one for psychological fitness. With a partner NGO, she is also asked to prepare a busi-

ness plan, to ensure that she has a large enough market to sustain her clinic's operations. These days, say the midwives, they are expected to meet the minimum net income target of P15,000 a month to assure sustainability. Pricing of services varies from clinic to clinic, depending on the prevailing rates in the area, though a clinic's rates are usually about a third of those charged by a hospital. To remain viable, though, every clinic must have a minimum of 20 paying clients a day, with at least five family planning "acceptors" among them.

The midwives I met said the most daunting aspect of joining the network is the capital they need to invest in constructing or renovating their clinics and in buying the necessary equipment. Many have used their hard-earned savings or retirement money, borrowed from family or friends, or approached banks. But banks, they say, can't seem to believe that a clinic owned and managed by a midwife can make enough money to justify a loan. One of their goals, then, is to tap venture capitalists or gain access to sources of "soft loans" to help qualified but undercapitalized midwives put up their own clinics, especially in underserved areas.

Some of the Well-Family midwives have also gone to Hong Kong to talk to midwives who have been working there as domestics and are thinking of returning home for good. They hope to convince them, as well as other midwives working elsewhere, to invest their savings in a venture that will not only make money but also provide them the opportunity to use their skills to serve their communities.

WHEN I ask the women how much they make as midwife-entrepreneurs, they demur and laughingly warn that "the BIR might be listening."

One indication of their success, though, is that many husbands, some of whom joined their wives at the Cebu convention, have left their jobs and contributed their retirement pay or savings to capitalize the clinics. "Our husbands are our accountants, bookkeepers, janitors, drivers, carpenters, handymen, electricians and even nursing aides," jests Baby Daria of Barangay San Isidro in Talisay City, Cebu. More enterprising "hubbies" also operate a sari-sari store or eatery to provide food and other necessities for husbands and other "watchers." "They even help out as counselors," adds Baby, "talking to the husband of a woman who has just given birth about family planning options."

The husband's cooperation and support is crucial, the midwives say, because their clinics are open seven days a week, 24 hours a day. When a patient comes knocking on their doors for an emergency or a delivery, they have no choice but throw open their doors, even if, they all say giggling, "the call comes in the middle of an orgasm."

THE CONVENTION in Cebu, the first for the network, marked a turning point in that the USAID is phasing out its support for the venture. To manage the transition and mainstream the network into a viable business, the Well-Family Midwife Clinic Partnership Foundation was established, led by the midwives and their NGO partners.

Also launched at the Cebu gathering was the WFMF Diamond Awards, to "honor excellence in midwifery, entrepreneurship and partnerships in serving the Filipino family and in making a difference in the way Filipinos value the midwifery profession." Six awards will be given, all named after famous diamonds and recognizing specific aspects of the work done by the Well-Family midwives. As far as I'm concerned, though, all of the midwives are already shining exemplars of their profession and their communities.

Budgets, then and now

LOOKING BACK

Ambeth R. Ocampo



EVERY DAY in the news we hear and read about the ways in which the government is trying to trim and rationalize its budget for 2003. Both Congress and the Senate are conducting budget hearings in order to enact the General Appropriations Act. I have never found the reason to go over contemporary budgets because the volumes are so thick and heavy one could use them for arm exercise. I looked into something more manageable, the 1899 budget of the short-lived Malolos Republic.

Emilio Aguinaldo's budget was broken down into eight sections: General Obligations; Foreign Affairs; Interior Affairs; War and Navy; Treasury; Public Instruction; Communication and Public Works; Agriculture; Industry and Commerce. Government expenditures were estimated at P6,324,729.38 which looks puny today but was worth something in 1899. Comparing Aguinaldo's budget with that of the Macapagal administration today shows how large and complicated government has become in the past century.

Aguinaldo's government projected less than P10 million while we talk of hundreds of millions in today's budget. Life was indeed simpler in the past.

The summary of estimated expenditures for 1899 reflected the fact that the Aguinaldo government was just getting started. Unfortunately, Malolos soon fell to the enemy, driving Aguinaldo, his cabinet and members of Congress on the long trek up North to evade capture. We will forever ask ourselves what would the Malolos Republic be like if it were allowed to finish its term. We can, however, get some insights from the budget. For example, allowance to Congress was a measly P9,585 for supplies. Why was there no appropriation for the representatives and personnel? The Supreme Court was being organized yet a budget for personnel of P21,078 and supplies P5,000, was already allocated. Some members of Congress offered the government an interior

loan, so an interest payment of P120,000 was allocated as well as P80,000 to a "sinking fund," whatever that means. Travel allowances and salaries of civil servants while traveling on water was set at P12,000. No budget for the poor folks who travel on foot, carriage or carabao? Unforeseen expenses were set at P13,200.

The Department of Foreign Affairs had its budget divided into the Office of the Secretary whose personnel amounted to P3,240 and supplies, P1,200. Diplomatic and consular corps had P12,600 for personnel and unforeseen expenses, P60,000. Archive of foreign affairs was not itemized but "unforeseen" expenses again was set at P12,000. Were these guys really prepared for their budgets? Maybe it was easier to just list "unforeseen" expenses to avoid explaining the details. But then budgets are made so that you cope with unforeseen expenses. Penal institutions were funded with P10,000, separate from salaries, rations and other expenses pegged at P31,000. There seemed to have been no budget for the police and I would guess that the jails were filled with prisoners of war—friars, Spanish civil and military personnel—rather than Filipino criminals. These prisoners were treated well to prove the Filipinos were humane. Besides they were potential bargaining chips on the negotiating table after the war.

Since the Aguinaldo government was at war first with Spain, and later with the United States, the expenditures for the Department of the War and Navy was the most detailed even in summa-

ry: Personnel, P14,196; Classes and special situations, P28,680; Military household of the President, P4,680; Corps of military administration, P14,520; Artillery corps, P52,903.50; President's escort, P816; President's guard, P2,034; Pampanga mounted guerrillas, P1,056. This is a significant detail because Kapampangans have never lived down the reputation as traitors because Macabebe mercenaries helped capture Aguinaldo in Palanan in 1901. Now we know the President was also protected by Pampanga mounted guerrillas before he hid in Isabela. Judge advocate corps, P4,320; Military sanitation brigade, P16,140; Sanitary brigade, P9,084; Hospitals, P50,385; personnel of 33 battalions, P196,416; Non-commissioned officers and enlisted men, P969,600; rations, P482,753.88; pensions for deeds of war, P14,400; additional appropriation, P1,320,000; and finally, campaign expenses, P1,795,680. At P4,977,654.38 the military got the biggest slice of the national budget. The Navy budget isn't even reflected in this figure.

We would like to presume that in normal times the military budget would be decreased and that for education, public works and social services increased. In 1899 education was also funded: personnel in the Office of the Secretary, P14,604 while scientific, artistic, special and literary institutions had P504 for personnel and P19,360 for supplies. Again unforeseen expenses, P20,000. Communication and public works were also under-funded because the effort was all in the war. Plans for construction of highways and bridges, P1,000; lighthouses were given P17,610; Meteorological observatory, P3,068; Finally, Agriculture Industry and Commerce was granted P21,688. On its own, a budget can be a boring piece of facts and figures, but as a historical document it gives insight into the past. Show me where you spend your money, and there your heart lies also.

Comments are welcome at ambeth@admu.edu.ph

Consultation or a charade?

I READ an article in the INQUIRER last Nov. 18, 2002, quoting the chair of the Congressional Committee on Constitutional Amendments as having said that Congress is set to constitute itself into a Constituent Assembly soon.

I am writing to express my personal resentment and disappointment over what is happening. The said committee organized a public hearing in the Naga City Gymnasium last Saturday, Nov. 16, and I was among those whom they invited. As a citizen who appreciates the importance of this issue to our daily lives, I attended and

even presented my opinion.

I was then given the impression that the committee was sincerely listening to the various positions articulated by the participants. Unfortunately, upon looking back, it is apparent that while the consultation was going on, the chair was also making a statement to your newspaper and explicitly stating the direction which Congress will take, toward a Constituent Assembly.

Why make such a statement when you are in the process of consulting the Filipino people (in this case, some Bicolanos)?

Where is the sincerity in the process being initiated by the honorable gentlemen? Why do I get the feeling now that a grand charade is being orchestrated?

Just in case the committee did not hear our position clear at the public hearing, let me reiterate: We are vehemently opposed to any attempt by Congress to constitute itself into a Constituent Assembly and initiate the process of constitutional change.

—RENNE R. GUMBA,
director, Institute of Politics,
Ateneo de Naga University,
Naga City 4400

PNB clarifies loan conversion bid

THIS has reference to the article of Clarissa Batino, "PNB seeks conversion of PDIC loan to equity," which appeared in last Monday's issue of your newspaper.

We would like to make certain clarifications to correct any misimpression the article might create regarding the bank's plans to raise Tier 2 capital. In particular, the statement saying, "If the government accedes to PNB's request, it would end up with a bigger stake than taipan Lucio Tan, who owns 44.98 percent of the bank," is not accurate.

The statement we made on the issue was that "PNB is considering converting its remaining P6.1-billion loan with PDIC into Tier 2 capital." Such a conversion would allow the bank to further improve its capital adequacy ratio, but it would not change the character of the funds as subordinated long-term debt. It would not touch the bank's shareholders' equity accounts or change the percentage ownership of the bank's existing shareholders and would therefore not dilute Tan's holdings.

We hope you will include these clarifications in any future discussion of this matter in your newspaper.

—LORENZO V. TAN,
president and CEO,
Philippine National Bank



Metro Manila vendors state their case

WE are not against the law. We also want orderliness and cleanliness. We are ready to leave our places along the sidewalks. In fact, we don't really want this dangerous way of making a living. We also want every Filipino to live a decent and prosperous life. We have great esteem for this genuine objective.

But our simple question is this: If we leave this kind of livelihood, how are we to survive? To have a proper market stall, we have to pay an exorbitant fee, aside from the electric bill (PPA included). Our houses are also under demolition threats. There aren't enough jobs waiting for us. The prices of commodities have increased due to the impending US-Iraq war and the inefficient running of our government. Our economy is in the drain; poverty has worsened.

These are not mere excuses as some people may think. We are not making use of our poverty to justify selling on the sidewalks. We just want to earn a living while there is no other option provided by the government.

But instead of understanding and offering an alternative solution to our plight, the MMDA and not the PNB is after us like a mad dog. It claims that the law is on its side while ignoring the cause of our poverty and our reason for remaining on the sidewalks. We shall never win over this system unless our situation is understood and addressed.

Actually, as poverty worsens, the number of vendors will increase because it is a more decent way of living unlike stealing, killing, or other crimes. We have been asking for a dialogue not only with the MMDA but also with other government agencies. Our minds and hearts are open to an alternative means of livelihood and consultations regarding our requests.

—METRO MANILA VENDORS
ALLIANCE (Translated from
Filipino by Sr. Teresa Cristobal)

Blast the bad news

OUR news seems to be always bad news that it makes you think, what is really new with the news? Oftentimes, even reports which should have been good news are conveyed so negatively.

Take President Macapagal-Arroyo's strong stance against terrorism.

For many of us, this is good to hear. But it has to be dampened by reports quoting cowardly statements from former Education Secretary Raul Roco. Roco recently rebuked the President, saying that our prominent position in the anti-terror campaign will attract the ire of the terrorists.

The heck with how this stance has earned us membership in the United Nations Security Council (even if the last time that we had a seat in the council was during the time of Carlos P. Romulo).

Or consider the government's initiative to cleanse the ranks of the Philippine National Police (PNP) by sending about "200 cops identified with Sen. Panfilo Lacson" to far-flung areas. I wanted to exclaim "Wow!" but, of course,

the entire story centered on how this would further incite disgruntled men in uniform to stage a coup.

We have always been spooked. This, while we drink our coffee and eat our breakfast in the morning. Reports have always been tainted by negative press releases that it has become very difficult to distinguish between a really bad news and mere politicking.

As consumers of the news, readers or listeners have the upper hand to reward responsible journalism. I call on my fellow readers or listeners to subscribe only to those newspapers or broadcast networks that do not capitalize on the presumption that Filipinos have an appetite for horror flicks.

Let us blast the bad news! Hopefully, by doing so we will be able to shake the ingrained sense of foreboding that has hampered us from thinking positively, accomplishing our everyday tasks with a light heart and developing as a nation.

—MARIA JOSEPHINE DELA
MERCED, Makati City

On the SC decision on Meralco

THE LOPEZES keep recalling their experience under martial law, but does that give them any right to cheat the people?

They stayed long enough to understand. They have ABS-CBN, Maynilad, Sky Cable, BayanTel and others. And they tell us that they are on the verge of bankruptcy? What the hell are they talking about? They are major players in the stock exchange.—jo2002

They should refund, if there is evidence. Again, they have no right to cheat the people.

"...Saying the Philippine economy would face 'inevitable collapse' if the court ordered Meralco to refund customers at least P11.3 billion."

This is a clear case of sabotage. The government should consider sequestration proceedings against Meralco to prevent its mismanagement and greedy corporate tactics to impact on the economy more than it should.

Marcos was right after all. So, will justice be served?—tikyo

VOICES ON INQ7.NET

Finally! The welfare of the consumers comes first before big corporations. I applaud the high court for delivering a justified verdict. There's nothing wrong with making a profit, but don't strangle the customers. I'm hoping Meralco will send the refund in the form of cash as Christmas is fast approaching. Parents could use the money to buy presents for their children or extra food on their tables during the holidays. The electric consumers of Manila can breathe a sigh of relief. Finally their complaint was heard and justice was delivered in their favor.

Cash would be nice. We can have a full ham for a change. But I'm sure Meralco will contest the verdict. Bargain, at least, or delay the refund. I think it is too soon to celebrate. We all know how justice crawls in the courtroom.

Any refund will surely trickle down as KWhs, not cash.—peterdin

I agree with peterdin, the refund will be reflected in your electric bill and spread out. Consumers may have to produce their account numbers from 1994 to 1998 to avail of such a refund. Meralco is sly and like other corporations, it would find a way not to give you a cent if it can get away with it. Knowing graft and corruption in the Philippines—Meralco can get away without a sweat.—leslie

Consumers can also be given another option if they don't want cash or kilowatt-credit.

Meralco can securitize this money and issue shares (at a discounted price to encourage people to select this route). This can "demonopolize" the company to a certain degree. It can also serve as an education tool to consumers. They don't have to remain consumers for life but owners as well. They will have a say on how the company is run. They will share the profits as well as the losses. All utility companies should be democratized...another step upwards for a true democratic society.—Yinamiran

I remember a time when Meralco issued some kind of bond to consumers as a reward if their consumption of electricity was below the level Meralco set. I think this was the time when we were having an energy crisis so Meralco was encouraging consumers to save on electricity. I remember my dad receiving one. I just don't know what my dad did with it. That was a very good gesture of Meralco to alleviate the energy crisis.

If ever the refund will push through, instead of a monthly rebate, the stock idea is good and not bad for P3,500 worth of shares of stocks. Meralco has monopolized and made the Lopezes so rich and it's high time the consumers get something out of what Meralco has overcharged.—jesse

What is really the nature of the Supreme Court decision? Is it an order to refund? If so, then most likely reduction of billings to customers will be the route. Even if Meralco chooses to pay via stock, it needs consent from the individual customers. And imagine the administrative process that will be required to get this consent and implement it. But, I agree, dilution of Meralco ownership is better than a refund.—macapili

Street demonstrations and armed struggles are no longer effective. Even good old People's Republic of China has now embraced pragmatism and now uses capitalism to spread the "word."

Militants should now step up to the plate and change tactics to a higher level. The "cause" should now be fought in corporate annual shareholders' meetings. Skirmishes should now be made in corporate board meetings. Go local. The time for 1960s rhetoric and acts of bravado has passed. When will they ever learn?

Also, where are all our "very talented" lawyers? Their counterparts in the United States would be salivating and organizing people to get this money fast and take a cut in the action.

Meralco left to its own devices will fight tooth and nail not to part from this huge amount. Right now, it is already marking down its debt like the Blue Light Special in K-Mart.—Yinamiran

National Power Corporation

SMALL POWER UTILITIES GROUP

INVITATION TO BID

SPUG-MMSS-02-0027

Interested suppliers are invited to submit sealed bids to be opened publicly at the National Power Corporation, Small Power Utilities Group, 2nd Floor, Training Center Bldg., BIR Road Cor. Quezon Avenue, Quezon City.

INQUIRY NO.	DESCRIPTION	OPENING DATE	TIME
PB020619 - PDAC1118(PB2)	VARIOUS SPARE PARTS FOR HITACHI SULZER	DEC. 09, 2002	10:00 AM
PB020822 - PDVB1211(PB2)	TRAVELLING CRANE	PRESID NOV. 29 OPEN DEC. 10	10:00 AM 10:00 AM
PB020731 - PDAC1079(PB2)	VARIOUS SPARE PARTS FOR CKD 1.224 KW	DEC. 09, 2002	02:00 PM
SC021206 - PDAL1374	LUBE OIL	DEC. 06, 2002	10:00 AM
PBTR021024 - AI017(SC2)	FORWARDING/HAULING OF LUBES	DEC. 06, 2002	02:00 PM

Bidding documents will be available to qualified interested parties starting NOVEMBER 25, 2002 upon payment of P100.00 per schedule, which is non-refundable and upon presentation of company I.D., and company authorization. Issuance and receipts of documents are done every morning between 8:00 to 11:30 AM only at the above address.

The Corporation reserves the right to reject any or all bids and waive any defect therein and accept the offer most advantageous to the Corporation.

MATERIALS MANAGEMENT SERVICES SECTION
ADMINISTRATIVE SERVICES DIVISION
PSD-SPUG

(PDI - Nov. 22, 2002)

Take it with you wherever you go.



SPREE.

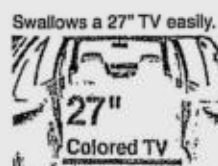
Our Pride and your joy to drive with  power steering.

 central locking, fold-flat rear seat, and all the other bestseller features that never go out of style.

So go on your SPREE and see where it takes you.



The Car that Cares



PRIDE SPREE. SRP P374,000 with special paint, trim, power steering, central locking, fold-flat rear seat for more space, aircon, stereo and money-saving 15 km/liter fuel economy. Also available in ECCO basic model. SRP P349,000.



Photo may vary from actual unit

Go on a SPREE at these KIA authorized dealers:

METRO MANILA
KIA MANILA (KIA MOTOR SALES CORP.)
750 A. J. Ave. 2/F, Quezon City 1105
Tel. (02) 771-1101
KIA CUMMINS/INTECH
(KIA MOTOR SALES CORP.)
42 C. J. Ave. 2/F, Quezon City 1105
Tel. (02) 771-1101
KIA BAYAN (KIA MOTOR SALES CORP.)
125 C. J. Ave. 2/F, Quezon City 1105
Tel. (02) 771-1101
KIA DIVISOR AVE. (KIA MOTOR SALES CORP.)
1100 C. J. Ave. 2/F, Quezon City 1105
Tel. (02) 771-1101

MANILA
KIA MANDALAYONG (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Mandalayong 1550
Tel. (02) 771-1101
KIA MARINA (KIA MOTOR SALES CORP.)
225 C. J. Ave. 2/F, Manila 1000
Tel. (02) 771-1101
KIA NEW MARINA (KIA MOTOR SALES CORP.)
225 C. J. Ave. 2/F, Manila 1000
Tel. (02) 771-1101
KIA DIVISOR AVE. (KIA MOTOR SALES CORP.)
1100 C. J. Ave. 2/F, Quezon City 1105
Tel. (02) 771-1101

LUCENA
KIA LA UNION (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Lucena 4100
Tel. (02) 771-1101
KIA BANGALAG (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Bangalag 4100
Tel. (02) 771-1101
KIA BANGALAG (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Bangalag 4100
Tel. (02) 771-1101
KIA BANGALAG (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Bangalag 4100
Tel. (02) 771-1101

DAVAO
KIA DAVAO (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Davao 8000
Tel. (02) 771-1101
KIA DAVAO (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Davao 8000
Tel. (02) 771-1101
KIA DAVAO (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Davao 8000
Tel. (02) 771-1101
KIA DAVAO (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Davao 8000
Tel. (02) 771-1101

CEBU
KIA CEBU (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Cebu 6000
Tel. (02) 771-1101
KIA CEBU (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Cebu 6000
Tel. (02) 771-1101
KIA CEBU (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Cebu 6000
Tel. (02) 771-1101
KIA CEBU (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Cebu 6000
Tel. (02) 771-1101

DAVAO
KIA DAVAO (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Davao 8000
Tel. (02) 771-1101
KIA DAVAO (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Davao 8000
Tel. (02) 771-1101
KIA DAVAO (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Davao 8000
Tel. (02) 771-1101
KIA DAVAO (KIA MOTOR SALES CORP.)
215 C. J. Ave. 2/F, Davao 8000
Tel. (02) 771-1101

The WORLD

Editor Luverne B. Gueco

Suicide bomber kills 10 in Jerusalem

JERUSALEM—At least 10 people were killed and 45 injured Thursday as a Palestinian suicide bomber blew himself up aboard a rush-hour bus in west Jerusalem, the first lethal bombing in the disputed city since July, national police chief Shlomo Ahronishki said.

Ahronishki said the blast was a suicide bomb attack by a Palestinian extremist that happened as the bus was travelling through the Kiryat Menachem sector of Jewish west Jerusalem.

The toll of 10 dead did not include the suicide bomber, Israeli public radio said.

It was the first deadly bombing in the city since July 31, when an operative of the Palestinian radical Islamic group killed 10 people, including four Americans, at the Hebrew University.

"This bombing of a bus in Jerusalem was carried out to kill and maim people. There are con-

stantly bomb alerts and we are questioning the vehicle's driver to try to determine how the bombing was carried out," said local police commander Miki Levy.

The bomb ripped through the early morning commuter bus on the southwestern edge of the disputed holy city at around 7:15 a.m.

Ahronishki said a major explosive charge went off at the front of the bus, indicating the Palestinian suicide bomber had just entered the vehicle when he detonated his bomb.

The windows of the bus were blown out but the bus was still relatively intact, said an AFP reporter on the scene.

The injured were rushed to a nearby hospital, the radio said. Some were said to be in grave condition.

An official with Maguen David Adom, the equivalent of the Red Cross, said: "It was a major blast," adding that women and children were among the victims.

"This attack has left dozens of victims, including women and

children," the group's spokesperson Yeruham Mandola told public radio.

A witness said on radio that the vehicle was set ablaze. The front of bus number 20 was charred by the flames.

Meir Ohayon, a 42-year-old lifelong resident of the area, blamed the Israeli government for its repeated failure to stem the flow of suicide bombers and gunmen into the Jewish state.

"I'm very angry with the Israeli government which has been un-

able to protect its citizens.

"I'll vote for the party which supports separation and dialogue" with the Palestinians, he said, a day after Labor elected as its leader Haifa mayor Amram Mitzna, who advocates both in his manifesto for January elections.

"I've lived in this neighborhood for 42 years and I'm waiting to see how many of my friends are dead," added Ohayon gloomily, standing near the wreck of the bus on Mexico street. **AFP**

US surveillance law permits 'black-bag' searches, taps

By Ted Bridis

WASHINGTON—They have broken into homes, offices, hotel rooms and automobiles. Copied private computer files. Installed hidden cameras. Listened with microphones in one couple's bedroom for more than a year. Rummaged through luggage. Eavesdropped on telephone conversations.

It's the FBI, operating with permission from a secretive US court in a high-stakes effort pitting the nation's premier law enforcement agency against the world's spies and terrorists.

Most Americans never see this side of the FBI.

"The average citizen has no idea whether information about them might be caught up in one of these investigations," said David Sobel of the Washington-based Electronic Privacy Information Center, an expert on this type of surveillance.

The Foreign Intelligence Surveillance Act—enacted in 1978 and strengthened after Sept. 11, 2001, by the Patriot Act—gives investigators a potent arsenal against "agents of a foreign power." The Bush administration this week won an important court victory affirming its plans to expand these tactics to more cases.

Besides break-ins, agents have pried into safe deposit boxes, watched from afar with video cameras and binoculars and intercepted e-mails. They have planted microphones, computer bugs and other high-tech tracking devices.

"The whole thing is very, very mysterious and quiet," said Plato Cacheris, the Washington lawyer who represented spies Aldrich Ames and Robert Hanssen. "There's not a lot that anyone can tell you."

Deadly serious game

Surveillance is a deadly serious game among the trench-coat set featuring "black bag" jobs and wiretaps. Their 007-like gadgets—one captures every keystroke typed on a target's computer—and the specialized agents who use them are among the best available.

These tools and the law are "designed to target intelligence officers and people trained by intelligence officers," said Michael Woods, a former senior FBI lawyer who coordinated many investigations.

Nearly all those known to have been targeted did not detect what was happening until FBI agents flashed guns and badges.

The bureau is cautious. Agents never broke into Hanssen's home in the Washington suburbs because they couldn't find time when his wife or children weren't there, according to people familiar with the case.

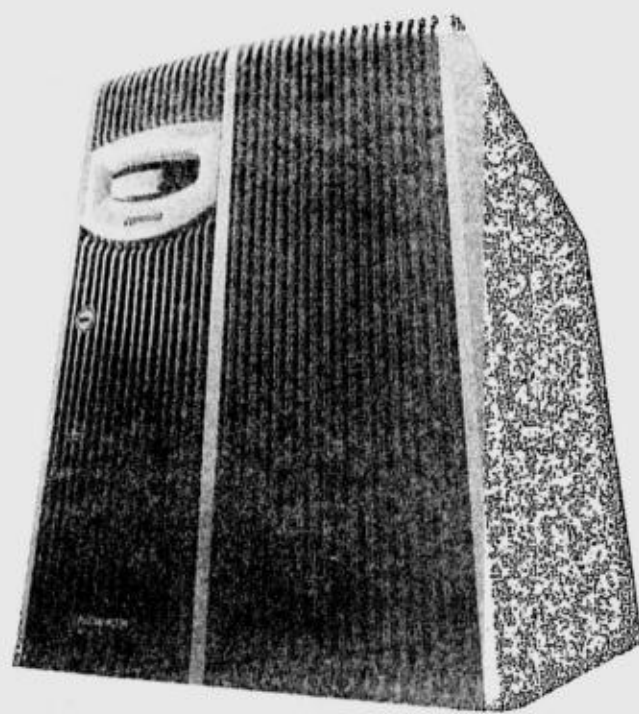
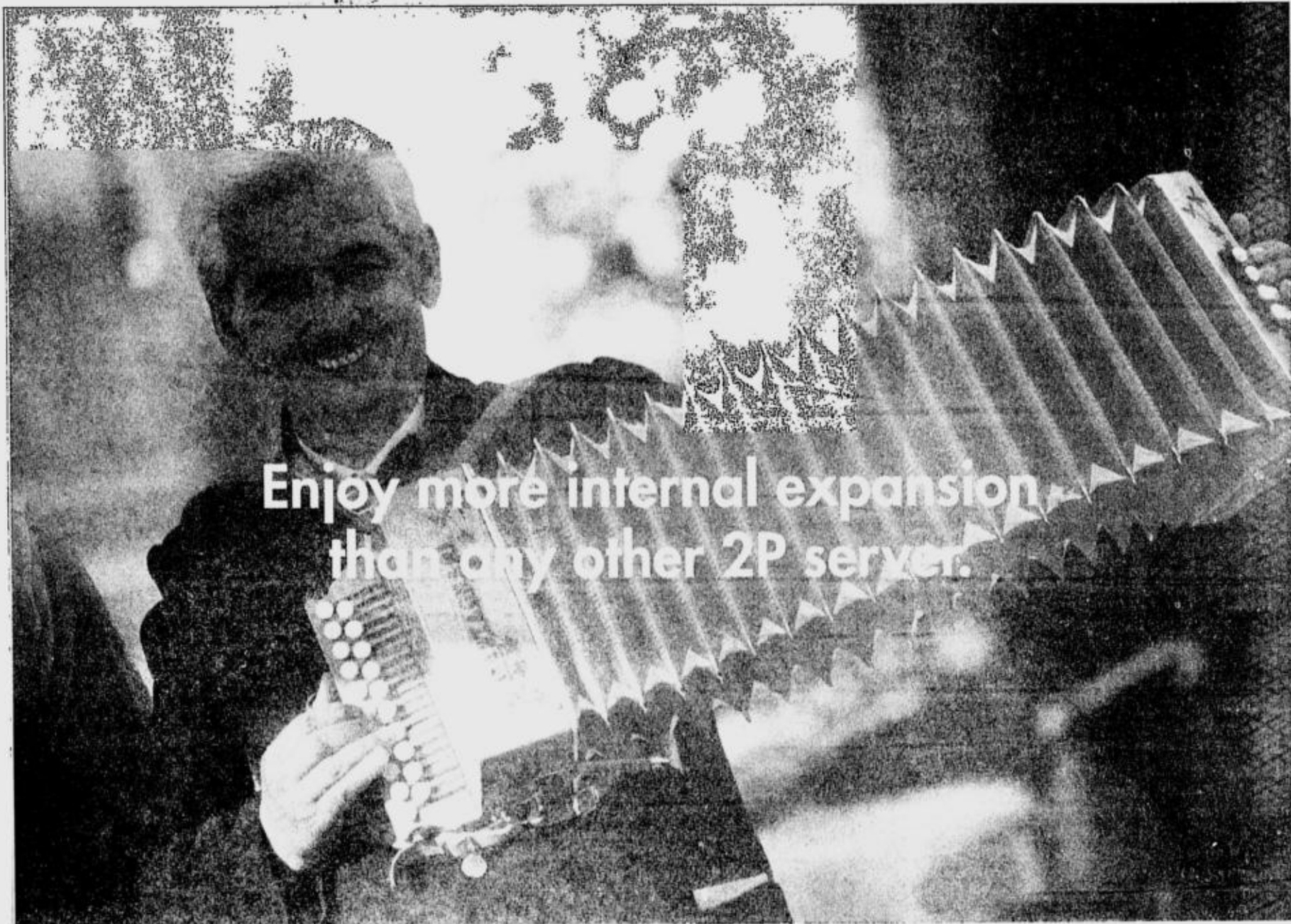
"They're very good at not getting found out," said Nina Ginsberg, a lawyer in Alexandria, Virginia, who has represented three people under surveillance. "I'm sure they would sit outside a house for a week before they made sure they could go in."

The FBI watched Therese Marie Squillacote, a Defense Department lawyer, and her husband for 18 months. Over that time, they broke into their home three times and planted a microphone in their bedroom to monitor their conversations, according to court records. She was sentenced in 1999 to nearly 22 years for attempting to spy for East Germany and Russia with her husband.

What little is known about these FBI techniques emerges from court records spread across dozens of cases. But only a fraction of these nearly 1,000 surveillances each year result in any kind of public disclosure, so little is known outside classified circles about how they work.

Convinced that a longtime Defense Department analyst was spying for Cuba, the FBI sneaked into her apartment in northwest Washington last year to search her bedroom and make a secret copy of all the files on her aging laptop.

They went back six weeks later to look around, while other agents secretly watched her elsewhere. And the FBI rifled through her purse and wallet one week after that. Their evidence haul: e-mails and codes describing espionage, a shortwave radio and a prepaid calling card used to send spy messages over pay phones. Ana Belen Montes pleaded guilty and was sentenced last month to 25 years in prison. **AP**



hp ProLiant ML530 G2

- Intel® Xeon™ processor 2.4 GHz
- 512K L2 cache
- 400MHz system bus
- embedded 10/100 Fast Ethernet NIC
- memory expansion to 16GB
- max memory of 16GB Advanced ECC
- 200MHz DDR Advanced ECC, 2:1 interleaved
- 12 - 1.0" drive bays
- 7 PCI-X I/O slots, all 100MHz (4HP)



HP ProLiant ML530 G2:
Unequalled in TPC-C benchmark tests.*

As IT expenditures receive increasingly intense scrutiny and justification, managers must optimize and streamline data center resources while planning ahead for expansion.

Leading the way with Intel® Xeon™ processors, DDR SDRAM, and PCI-X technology, the ProLiant ML530 G2 is designed with a balanced system architecture to maximize application performance and user workload.

The first 2P server with Mirrored Memory, the ProLiant ML530 G2 reduces server downtime for high availability environments. And with more internal expansion than any other 2P server in the market, the ProLiant ML530 G2 is optimized for server consolidation and future growth, providing optimal manageability features to ease network management and time deployment.

Take the strength of the ProLiant name, widely recognized as the world's leading industry standard server, joined with the HP brand, and you've got an unbeatable combination.

To learn more about the HP ProLiant ML530 G2's record-breaking performance:
Call (632)867-3557
Or toll-free 1-800-1331-4488
or go to www.compaq.com/products/servers

* The HP ProLiant ML530 G2 came out on top in a recent TPC-C benchmark, achieving an unparalleled 34,473.15 transactions per minute at just \$6.27/tpmC. Results achieved on 23 April 2002.
©2002 Hewlett-Packard Company. All rights reserved. Intel, the Intel Inside Logo and Intel Xeon are trademarks or registered trademarks of Intel Corporation or its subsidiaries in the United States and other countries. During the HP-Compaq product transitions, some HP ProLiant products and packaging may be labelled with the Compaq brand.

Spain braces for bigger oil slick



AN EMPLOYEE of the Coruna Marine Aquarium cleans the rocks Nov. 20, in La Coruna. The first sign of trouble at the huge marine aquarium on Spain's oil-slick threatened coast, came on Sunday, when resident seals clambered out of the water and refused to get back in.

LA CORUNA—Northwestern Spain braced Thursday for an onslaught of yet more oil pollution from the sunken tanker Prestige whose disappearance to the depths of the Atlantic could worsen an ecological disaster already paralyzing local fishing.

Nearly 300 km of Spanish coastline are blighted by the black, viscous menace, miring seabirds and leaving local fisherfolk idle, dependent for the time being on government subsidies.

Neighboring Portugal, too, waited nervously to find out how much it was likely to be hit by the foundering of the 42,000 ton Prestige—owned by a Liberian-registered company and flying a Bahamas flag of convenience—and still carrying some 67,000 tons of heavy fuel oil in its hold compartments as it dived down more than 3.5 km in two halves to the depths of the ocean.

Local Spanish fisherfolk anxiously watched whether a southwesterly wind

might drive ashore yet another oil slick with another 10,000 tons of escaped fuel oil, provoking a major environmental catastrophe on a coastline with a delicate nature balance including 90 marine species, which is largely dependent for the sea for its livelihood.

Spanish Environment Minister Jaime Matas said the damage was currently estimated at some 42 million euros (dollars).

Ninety beaches covering 40 km of coast between La Coruna and Cape Finisterre had been damaged.

Warning that costs could spiral if further oil slicks reached the shore, Spain said it was suing the insurers of the 26-year-old Prestige, while calls mounted for tougher shipping regulations to prevent more disasters.

Environmental groups warn that the 10,000 tons of heavy fuel oil that has already spewed from the tanker since it began leaking a week ago could be an

ecological timebomb.

More than 250 birds of 18 species have died so far and thousands more are a risk, environmentalists warned.

The single-hulled Prestige was carrying 77,000 tons of oil, nearly one and a half times the amount of oil as the Exxon Valdez, which went down in 1989 off the coast of Alaska.

Madrid has launched legal proceedings against the tanker's owners and insurers, although the ship's complex web of owners and operators could make it difficult to pin down responsibility.

The vessel, which sailed under a Bahamian "flag of convenience," was owned by Liberia-registered Mare Shipping Inc and operated by Athens-based Universe Maritime company.

EU Transport Commissioner Loyola de Palacio said the disaster showed member states must urgently implement regulations about ship safety and stop the use of "rust buckets" and "eco-

logical time-bombs" in seas around Europe.

The rules, established in the wake of the last such disaster in Europe, when the Erika oil tanker went down off the French coast in 1999, will enforce controls on single-hull tankers like the Prestige from next July.

One of the main companies that chartered the Prestige, Swiss-based commodities trader Crown Resources, said it would cooperate with investigators.

"Part of the cargo belonged to us, and we are prepared to do whatever we can to help in the investigation, and if necessary help to eliminate the consequences," said an official from Crown Resources, which is owned by the powerful Russian holding company Alfa.

Worried fishermen, left idle after fishing and collecting shellfish were banned over a 150-km stretch of coast, have taken to the sea to look for approaching oil slicks.

AFP

Crackdown urged anew on 'environmental time bombs'

BRUSSELS—They're derided as "environmental time bombs" and "floating garbage dumps." Yet more than half the world's 10,000 oil tankers are still of the old-style, single-hull variety despite outcries following every disastrous spill, from the 1989 Exxon Valdez in pristine Alaska to this week's sinking of the Prestige off the verdant coast of northwestern Spain.

A UN treaty banning single-hulled tankers finally entered into force this year—but the phase-in period stretches to 2015.

Until then, European Union officials charge their efforts to impose stricter inspections are being subverted by shipowners who steer clear of EU harbors or avoid dropping anchor when they have to refuel or pick up supplies. Yet the oil they spill passing by can wash ashore anyway—as the cleanup crews scooping sludge from Spanish beaches Wednesday can attest.

"These vessels now avoid European ports because they know it's risky for them," said Gilles Gantelet, spokesperson for EU Transport Commissioner Loyola de Palacio.

Authorities in Rotterdam, Netherlands, which has the world's busiest port, agree.

"It's quite obvious that older vessels, those with very bad maintenance, do not enter the port of Rotterdam because the risks are too big for them," said Minco van Heezen, spokesperson for the Rotterdam Port Authority.

Those that don't pass muster can be fined or even "chained up for a long time," he said.

The number of dockings—and repair work—done by Dutch shipbuilders has been declining over the past few years, said Ruud Schouten of the Netherlands Shipbuilding Industry Association.

AP

Indonesia Army threatens Post with \$1-B suit

JAKARTA—The Indonesian military through its lawyers asked the US-based Washington Post newspaper on Thursday to apologise over a story or face a \$1 billion lawsuit.

The story suggested that a shooting attack near the Freeport mine in Papua on August 31 in which two Americans and one Indonesian were killed might be linked to a conversation among top Indonesian military commanders including its chief, Endiartono Sutarto.

The story cited an unnamed US government official and other anonymous sources who said there were intelligence reports about the conversation. It carried a military denial that any such discussion took place.

"The TNI (military) chief asks the Washington Post to correct and put an apology statement in the US media and others who quoted the story," said lawyer Frans Hendra Winata. "The good name of the TNI has been defamed."

Winata said the Post had 14 days to answer the request before the military took it to court.

"If they don't (pay attention) to the request, the TNI chief will file a legal suit as the last resort," he said.

Another lawyer for the military, Trimoeja Soerjadi, said the apology statement should be published in five major US

and five Indonesian newspapers at a minimal size of a quarter of a page and at least half a page in papers that quoted the Post's story.

He said that if the suit were filed it would seek \$1 billion in damages.

The military has talked of taking the Post to court since the November 3 story appeared, arguing that it had been irresponsible and unfair in allegations about a possible military role in the incident in Papua, Indonesia's easternmost province and one subject to sporadic violence.

Reuters

Bonggang Noche Buer



MECHANICS:

• This promo is open to all NEW P1000 denomination card or P1000

• Subscribers will automatically

• Number of entries will be based on CARD VALUE
PureTXT 100
P300
P500
P1000

• Four (4) winners will be drawn Avenue, Makati City in the pre the following dates:
November 25
December 16

• Cut-off time for raffle entries
Example: DRAW D
November

• Winners shall be notified via pi at the 27th Floor, SMART Tower
• Valid ID (e.g., driver
• Cellular phone with
• Congratulatory Lett

For inquiries, please call (02)888-1111(GMA), 1800-888-1111(Vis/Min) or *888 from your Talk 'N Text cellphone.

He will love wearing his
invisible
Christmas gift!



This Christmas, give your Dad or someone you love, the latest Siemens digital hearing aids. He will be delighted to find that these hearing aids are invisible when he wears them. He can hear much better and will once again be the happy, chatty old dad you know. In fact, he can even hear clearly at parties as the aids have speech enhancing ability that work well even in background noise. You will definitely be told that after many years, you finally got him the perfect present!

Give your loved one the gift of better hearing. Call Sountex for a "no obligation" FREE hearing test!

CALL US TODAY!
635-9033 (Robinsons)
867-1916 (Makati)



US Senate dangles green cards to Iraqi scientists

WASHINGTON—With the United Nations poised to resume weapons inspections in Iraq, the US Senate is dangling green cards in front of up to 500 Iraqi scientists willing to expose President Saddam Hussein's suspected weapons of mass destruction program.

The not-so-subtle offer of permanent residency is contained in a bill passed by senators by voice vote late Wednesday, shortly before they adjourned until early next year.

If the Iraqi Scientists Immigration Act of 2002 is approved by the House of Representatives, which could happen Friday, Iraqi arms specialists could find themselves on their way to a new life in America.

The bill is openly predicated on the

assumption that Iraq has hidden weapons of mass destruction and the only problem facing inspectors is finding them. No other scenario is being contemplated by Washington.

Today, Iraq continues to withhold important information about its nuclear program: weapons design, procurement logs, experiment data, an accounting of nuclear materials, and documentation of foreign assistance," the preamble to the bill reads.

It alleges Iraq possesses "a force" of Scud-type missiles with ranges greater than the 150 km permitted by UN Gulf War ceasefire resolutions, and accuses Baghdad of failing to account for more than 15,500 rockets and artillery shells possibly filled with nerve agents.

The charges have been repeatedly denied by Baghdad, which insists it has no weapons of mass destruction.

To try and prove the Iraqis wrong, the Senate bill gives the US secretary of state and the attorney general the right to bypass normal immigration procedures and offer permanent US residence to Iraqis "in possession of critical reliable information concerning any such Iraqi program."

It does limit the number of those eligible for the resettlement program to no more than 500 scientists, plus their immediate family members.

Democrat Joseph Biden, one of the sponsors of the legislation, considers the bill to be a tangible congressional contribution to the success of the UN mission in Iraq. **AFP**

Ang hatid sa inyo

ng

TALK 'N TEXT

Noche Rabuvenas

• Bili lang ng Talk 'N Text SIM, tapos...
• Load agad with any Talk 'N Text prepaid card within 15 days...
For a chance to be one of 4 na masuwerteng makakahakot ng groceries LINGGO-LINGGO!



Talk 'N Text subscribers who will activate a Talk 'N Text SIM and load a P300, P500 or P1000 card within fifteen (15) days from the day of activation during the promo period.

qualify for the weekly draws.

on the card value loaded. The more cards loaded, the more chances of winning.

NO. OF ENTRIES
1
3
5
10

every week. Weekly draws will be held at the 11th Floor, Rufino Towers 6784 Ayala Avenue, Makati City, on the day prior to the draw date.

December 2, December 9, December 23, January 3, 2003

will be at 11:59pm on the day prior to the draw date. ACTIVATION/RELOAD CUT-OFF TIME November 24, 11:59pm

one call and registered mail. Winners will go to the Talk 'N Text Marketing Department at 6799 Ayala Avenue, Makati City and present the following: valid ID, license, passport, company ID, active Talk 'N Text SIM

Winners will be given two (2) minutes to grab as many goods as they can from P100,000 worth of groceries. PIATEL will shoulder 20% tax on the prizes. PIATEL will take care of air/land fare and overnight accommodation of provincial winners.

Subscribers can win more than once. Non-winning entries per draw can still qualify for the succeeding draws.

All employees of SMART Communications, Inc., Pilipino Telephone Corporation, Media Pool Inc., and their advertising agencies and relatives up to the 2nd degree of affinity or consanguinity are automatically disqualified from the promo.

Promo period is from November 15 to December 31, 2002 only.

Promo is nationwide.

	CUT-OFF TIME	DRAW DATES	NO. OF WINNERS
Draw 1	Nov. 24 at 11:59pm	Nov. 25	4 winners
Draw 2	Dec. 01 at 11:59pm	Dec. 2	4 winners
Draw 3	Dec. 08 at 11:59pm	Dec. 9	4 winners
Draw 4	Dec. 15 at 11:59pm	Dec. 16	4 winners
Draw 5	Dec. 22 at 11:59pm	Dec. 23	4 winners
Draw 6	Dec. 31 at 11:59pm	Jan. 3, 2003	4 winners

PER DTI-NCR PERMIT NO. 4572, SERIES OF 2002

Yan ang galing without overspending!



GERMANY Professor Gunther von Hagens performs a public autopsy on a 72-year-old man at the Atlantis gallery in London Nov. 20. **REUTERS**

Doctor stages autopsy before sellout crowd

LONDON—Art, education, sensationalism or simply illegal?

The jury was still out Thursday after a German doctor successfully conducted Britain's first public autopsy in more than 170 years, charging spectators 12 pounds (\$19) a head for the event in an East London art gallery.

Prof. Gunther von Hagens defied government warnings that he did not have the appropriate licenses and performed the examination Wednesday evening before a sellout crowd and TV cameras. The autopsy was held at the London gallery where his Body Worlds exhibition of preserved human corpses has already courted controversy.

Channel 4 television broadcast an edited version of the autopsy on a 72-year-old German man. Von Hagens, who said he wanted to allow the public into the medical world, declared it a "huge success."

But the British Medical Association's Head of Ethics denounced it as "degrading and disrespectful" and police said they were reviewing the evening's events.

Von Hagens began with a warning to his audience of 500—heavily weighted with media and the professor's supporters—to look away should they need to, as he sliced into the chest of the portly corpse laid bare on a steel trolley and pulled apart its sternum with both hands.

Over the next three hours, the professor reduced the body of the unnamed man—described as an "ordinary businessman," a heavy drinker and smoker—to a heap of organs and a deflated pile of skin.

Wearing a blue surgical gown and his trademark black fedora hat, von Hagens outlined the process to the audience step-by-step. He invited two pathologists to comment on the findings as he and two assistants removed and sliced each organ.

Von Hagens left shortly after the organs had been returned and the body was still being sewn up to conduct a live television interview, but insisted he was not "a circus performer."

Scotland Yard sent two anatomy professors to the autopsy in a converted brewery in Brick Lane after a government inspector warned it could be illegal, a Scotland Yard official said on condition of anonymity. She said police had received about 30 complaints from members of the public.

Dr. Michael Wilkes, head of the British Medical Association's Ethics Committee, said he hoped the public autopsy would not be repeated.

"The entertainment value was pretty high for some people, with possibly some educational value as well, but it was more of a sensational event and I don't think the limited educational aspect justifies the degrading and disrespectful way in which it was done," Wilkes said after viewing the post mortem.

Dr. Jeremy Metters, the official Inspector of Anatomy, previously said that von Hagens did not have the required licenses to carry out the autopsy. The professor insisted he had the permission of the deceased's family and a sound legal basis for performing the autopsy before a crowd. **AP**

US scientists plan to create new life form, says report

WASHINGTON—The pioneer scientist who helped crack the human genome and a Nobel laureate were expected to announce on Thursday plans to create a new life form in a laboratory dish in an experiment that raises ethical and safety

questions, according to a published report.

Gene scientists Craig Venter and Hamilton Smith hope to create a single-celled, partially man-made organism with the minimum number of genes necessary to sustain life in a project funded

by a \$3 million grant from the US Energy Department, The Washington Post reported in its Thursday editions.

If the experiment works, the paper said, the microscopic man-made cell would begin feeding and dividing to create a popula-

tion of cells unlike any previously known to exist.

The idea is to eventually create a computer model of every aspect of the biology of a new organism. Because all living cells are based on the same chemistry, that could shed light

on all of biology. "We are wondering if we can come up with a molecular definition of life," Venter said.

Smith and Venter told the Post the lab-dish cells would be rendered incapable of infecting humans, strictly confined and de-

signed to die if they escaped into the environment.

The Post said the scientists acknowledged the project could lay the groundwork for creating new biological weapons and that they have to be selective about publishing technical details. *Reuters*

Just a few of the
reasons
you'll like
flying
with
us.

ORIGIN: MANILA

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
CEBU	SJ-557	Daily	DC9	0130	0240	P2,899	P2,569	P2,199	P1,849
	SJ-559	Daily	DC9	0500	0610	-	-	-	-
	SJ-561	Daily	DC9	0700	0810	-	-	-	-
	SJ-563	Daily	DC9	0900	1010	-	-	-	-
	SJ-565	Daily	DC9	1100	1210	-	-	-	-
	SJ-567	Daily	DC9	1300	1410	-	-	-	-
	SJ-569	Daily	DC9	1500	1610	-	-	-	-
DAVAO	SJ-961	Daily	DC9	0500	0640	P3,667	P3,239	-	P2,288
	SJ-963	Daily	DC9	0930	1110	-	-	-	-
	SJ-965	Daily	DC9	1320	1500	P3,667	P3,239	-	P2,288
	SJ-967	Daily	DC9	1600	1740	-	-	-	-
CAGAYAN de ORO	SJ-381	Daily	DC9	0510	0635	P3,645	P3,239	-	P2,349
	SJ-383	Daily	DC9	0930	1055	-	-	-	-
TACLOBAN	SJ-651	Daily	DC9	0610	0720	P2,899	P2,569	-	P1,999
	SJ-655	Daily	DC9	1210	1320	-	-	-	-
ILOILO	SJ-451	Daily	DC9	0500	0600	P2,779	P2,449	-	P1,599
	SJ-455	Daily	DC9	0955	1055	-	-	-	-
	SJ-459	Daily	DC9	1600	1700	-	-	-	-
BACOLOD	SJ-473	Daily	DC9	0510	0610	P2,779	P2,449	-	P1,799
	SJ-475	Daily	DC9	1000	1100	-	-	-	-
	SJ-479	Daily	DC9	1650	1750	-	-	-	-
ZAMBOANGA	SJ-851	Daily	DC9	0620	0750	P3,667	P3,239	-	P2,079
ROXAS	SJ-373	Daily	DC9	0530	0630	P2,539	P2,199	-	P1,799
DUMAGUETE	SJ-627	Daily	DC9	1340	1450	P2,899	P2,569	-	P1,999
KALIBO	SJ-339	Daily	DC9	0900	0950	P2,899	P2,569	-	P1,999
BUTUAN	SJ-787	Daily	DC9	1050	1215	P3,645	P3,239	-	P2,349

ORIGIN: CEBU

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
MANILA	SJ-558	Daily	DC9	0400	0510	P2,899	P2,569	P2,199	P1,849
	SJ-560	Daily	DC9	0700	0810	-	-	-	-
	SJ-562	Daily	DC9	0900	1010	-	-	-	-
	SJ-564	Daily	DC9	1100	1210	-	-	-	-
	SJ-566	Daily	DC9	1300	1410	-	-	-	-
	SJ-568	Daily	DC9	1500	1610	-	-	-	-
	SJ-570	Daily	DC9	1700	1810	-	-	-	-
DAVAO	SJ-593	Daily	DC9	0800	0850	P2,589	P2,249	-	P1,649
	SJ-597	Daily	DC9	1450	1540	-	-	-	-
ZAMBOANGA	SJ-431	Fri/Sun	DC9	1005	1100	P2,649	P2,319	-	P1,969
	SJ-433	M/W/Th/Sat	DC9	1120	1215	-	-	-	-
ILOILO	SJ-164	Daily	DC9	1750	1825	P2,099	P1,759	-	P1,249
BACOLOD	SJ-126	Daily	DC9	0810	0840	P1,879	P1,539	-	P 999
CLARK	SJ-588	Tu/F/Sun	DC9	1100	1220	P2,995	P2,669	-	P1,910

ORIGIN: DAVAO

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
MANILA	SJ-962	Daily	DC9	0720	0900	P3,667	P3,239	-	P2,288
	SJ-964	Daily	DC9	1210	1350	-	-	-	-
	SJ-966	Daily	DC9	1540	1720	-	-	-	-
	SJ-968	Daily	DC9	1820	2000	-	-	-	-
CEBU	SJ-594	Daily	DC9	0930	1020	P2,589	P2,249	-	P1,649
	SJ-598	Daily	DC9	1620	1710	-	-	-	-
ILOILO	SJ-598/164	Daily	DC9	1620	1825	P3,645	P3,195	-	P2,199
ZAMBOANGA	SJ-393	M/T/W/Th/Sat	DC9	1010	1110	P2,649	P2,319	-	P2,049
CLARK	SJ-594/588	Tu/F/Sun	DC9	0930	1220	P3,863	P3,412	-	P2,410

ORIGIN: DUMAGUETE

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
MANILA	SJ-628	Daily	DC9	1530	1640	P2,899	P2,569	-	P1,999

ORIGIN: BACOLOD

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
MANILA	SJ-474	Daily	DC9	0920	1020	P2,779	P2,449	-	P1,799
	SJ-476	Daily	DC9	1150	1250	-	-	-	-
	SJ-480	Daily	DC9	1840	1940	-	-	-	-
CEBU	SJ-125	Daily	DC9	0700	0730	P1,879	P1,539	-	P 999
CLARK	SJ-125/588	Tu/F/Sun	DC9	0700	1220	P3,792	P2,669	-	P1,910

ORIGIN: BUTUAN

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
MANILA	SJ-788	Daily	DC9	1255	1420	P3,645	P3,239	-	P2,349

ORIGIN: ILOILO

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
MANILA	SJ-456	Daily	DC9	1135	1235	P2,779	P2,449	-	P1,599
	SJ-460	Daily	DC9	1740	1840	-	-	-	-
	SJ-462	Daily	DC9	1905	2005	-	-	-	-
CEBU	SJ-161	Daily	DC9	0640	0715	P2,099	P1,759	-	P1,249
DAVAO	SJ-161/593	Daily	DC9	0640	0850	P3,645	P3,195	-	P2,199
CLARK	SJ-161/588	Tu/F/Sun	DC9	0640	1220	P3,792	P2,669	-	P1,910

ORIGIN: TACLOBAN

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
MANILA	SJ-652	Daily	DC9	0800	0910	P2,899	P2,569	-	P1,999
	SJ-656	Daily	DC9	1400	1510	-	-	-	-

ORIGIN: ZAMBOANGA

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
MANILA	SJ-852	Daily	DC9	1150	1320	P3,667	P3,239	-	P2,079
	SJ-432	Fri/Sun	DC9	0830	0925	P2,649	P2,319	-	P1,969
CEBU	SJ-434	M/W/Th/Sat	DC9	1255	1350	-	-	-	-
DAVAO	SJ-394	M/T/W/Th/Sat	DC9	0830	0930	P2,649	P2,319	-	P2,049
CLARK	SJ-432/588	Fri/Sun	DC9	0830	1220	P3,863	P3,412	-	P2,199

ORIGIN: CAGAYAN DE ORO

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
MANILA	SJ-382	Daily	DC9	0715	0840	P3,645	P3,239	-	P2,349
	SJ-384	Daily	DC9	1135	1300	-	-	-	-

ORIGIN: ROXAS

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
MANILA	SJ-374	Daily	DC9	0710	0810	P2,539	P2,199	-	P1,799

ORIGIN: CLARK

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
CEBU	SJ-589	Tu/F/Sun	DC9	1300	1420	P2,995	P2,669	-	P1,910

ORIGIN: KALIBO

DESTINATION	FLT NO.	FREQ.	ACFT	ETD	ETA	ONE-WAY FARES			
						NORMAL	VALUE	PROMOTIONAL	2-DAY ADVANCE
MANILA	SJ-340	Daily	DC9	1030	1120	P2,899	P2,569	-	P1,999

INTERNATIONAL FLIGHTS

FROM	TO	FLT NO.	FREQ.	ACFT	ETD*	ETA*
MANILA	HONGKONG	SJ-110	Daily	8757/DC9	0700	0900
		SJ-118	Daily	8757/DC9	1640	1840
		SJ-111	Daily	8757/DC9	1000	1200
HONG KONG	MANILA	SJ-119	Daily	8757/DC9	1940	2140
MANILA	SEOUL	SJ-194	M/F/Sun	8757	1340	1840
		SJ-1944	Th	8757	1340	1840
		SJ-195	M/F/Sun	8757	1955	2250
SEOUL	MANILA	SJ-1955	Th	8757	1955	2250
MANILA	SINGAPORE	SJ-803	Daily	8757	0730	1055
		SJ-804	Daily	8757	1205	1530

NOTES:

Musharraf tells Pakistan he made trains run on time

ISLAMABAD—President Pervez Musharraf told the nation on the eve of Thursday's vote for the first prime minister since his 1999 coup that he was ready to restore Pakistan to civilian rule, in a better state than it was three years ago.

"Pakistan was about to be declared a terrorist country or a failed state," he said during a 70-minute televised address late Wednesday.

"The ship of the country was facing a severe storm and no way out was in sight. The economy was faced with default. . . Democracy had become the politics of hatred and personal animosity."

He said the 11 years of democratically-elected governments that preceded his bloodless takeover were riddled with corruption and misrule, and had failed to confront Islamic fanaticism and devastating sectarian violence.

General Musharraf, the country's army chief who has declared himself president until 2007, said his economic reforms, anti-graft fight and constitutional amendments had set Pakistan back on the path to recovery.

"I am not only returning back the national trust to the representatives of the nation, I am returning it in a better shape and state," Musharraf, sworn-in Saturday for a self-granted five-year term, claimed he had eradicated corruption from top echelons of government, turned the economy around, restored its international image and improved every aspect of the country from its foreign reserves to its trains.

"Neat and clean trains are running. The trains are running on time. Everyone is appreciating it," his televised speech continued.

"What we achieved during these three years could not be achieved by the previous governments during the past eleven or twelve years."

Defending his singlehanded rewriting of the constitution to give himself power to sack the parliament and cement the military's place in politics, he said he had simply instituted "checks" on the powers of the future prime minister and government.



MUSHARRAF
giving a televised
address to the
nation in Islamabad
Nov. 20. REUTERS

He rejected charges of corruption against some members of his government as the cries of "thieves," and said Pakistan had climbed from the second most corrupt nation in the world in 1999, according to Transparency International, to the 23rd.

He also dismissed as "baseless" criticisms that parliamentary elections he held in October were flawed and engineered.

Musharraf said he would formally transfer power to the new prime minister "in a day or two" and implored the new lawmakers "to lead the country to its due place."

"The ship of the nation has been steered clear out of the stormy seas and is well set on its destination," he declared.

"The new government should take up the reigns of power with full resolve. The ray of hope which we have shown should be spread across the length and breadth of the country." AFP

martin nievera

celebrating 20 years of Martin Nievera

The XX'mas Concert

December 14 • 8:30pm
PICC Plenary Hall, Pasay City
Musical Direction LOUIE OCAMPO

Tickets @ P600
P800 • 1200
with limited
seats at P1800

available at

MAXI-MEDIA
TICKETING OFFICE
551-7777
551-8999

National
Book Store
TICKET WORLD
891-5610

TOWER RECORDS

MAKATI • ALABANG

PICC Ticketron
551-6923
551-6902

A production of
MAXI-MEDIA
INTERNATIONAL

Nato to admit 7, approve strike force

PRAGUE—NATO leaders will agree on Thursday to admit seven former communist new members and approve a strike force to combat new threats in a bid to adapt the Atlantic Alliance to the post-Sept. 11 world.

But US President George W. Bush's quest for allied backing for the threat of war against Iraq if it does not disclose and rid itself of its alleged weapons of mass destruction seems set to dominate their self-proclaimed "transformation summit."

Bush raised the stakes with President Saddam Hussein on Wednesday by warning that if he declared to the United Nations on Dec. 8 that Iraq had no nuclear, chemical or biological weapons, he would be sealing his own fate.

"Should he again deny that this arsenal exists, he will have entered his final stage with a lie, and deception this time will not be tolerated. Delay and defiance will invite the severest consequences," he said in a keynote speech to students.

Bush used the eve of the NATO summit to seek recruits for a US-led "coalition of the willing" to force Iraq to disarm if UN weapons inspections were unable to do the job. The White House said about 50 countries had been approached.

But the president sought to assuage European sensitivities by insisting he would prefer a peaceful solution.

Officials said NATO leaders would unanimously endorse the latest toughly worded UN resolution sending inspectors back to Baghdad for a final disarmament drive, but they were unlikely to discuss any collective military action.

"I don't think it will be an issue for NATO . . . as an alliance. It will be similar to the situation in . . . Afghanistan where NATO's capabilities, and particularly the common military language and training and operational arrangements, made all the difference to the effectiveness of that multi-national coalition," British Foreign Secretary Jack Straw told reporters.

The first official agenda item of the summit, being held in the city where the former Soviet-led Warsaw Pact was dissolved in 1990, will be to invite seven more ex-communist east European countries to join the 19-nation Western alliance.

NATO Secretary-General George Robertson will formally propose Estonia, Latvia, Lithuania, Slovenia, Slovakia, Bulgaria and Romania, and they will be approved by acclamation.

The allies will pledge to develop a slimmed-down shortlist of military capabilities such as strategic airlift, air-to-air refueling, secure communications, precision-guided weapons, ground surveillance and electronic warfare, as well as protection against weapons of mass destruction.

They will also approve a US proposal for a 20,000-strong NATO Response Force combining existing high-readiness units to meet threats outside the Euro-Atlantic area.

Bush called the changes the most important in NATO's 53-year history and urged European allies to boost military spending. Reuters

Your eyes tell you it's an appliance store. Your body tells you otherwise.

We have wide open spaces to make shopping more relaxing. This feature is just one of the many things that sets Avid stores apart.

The Avid Experience

Avid AV Surfer Sony Shop **Avid BEST BRANDS!**

AV SURFER ALABANG TOWN CENTER, ALIMALL, PASONG TAMPO, ROCKWELL, AYALA-CEBU, ROBINSONS-IMUS, ROBINSONS-PAMPANGA • CALL AUDIO AND VIDEO-SHOP GALLERIA • AVID SONY SHOP UN, MEGAMALL, QUAD, FILINVEST, SM-CEBU, GREENBELT 3 • BEST BRANDS BACOOR, BALINTAWAK, KALAW, TUTUBAN, ISETANN-RECTO • BEYOND FARMERS PLAZA www.avsurfer.com

NORTHERN LUZON BUREAU
Room 201, Bonuan Apartelle
10 Happy Glen Loop, Baguio City
Tel. No. (074)443-9255
Fax No. (074)443-9971
E-mail: inq_baguio@inquirer.com.ph

SOUTHERN LUZON BUREAU
23 Aurora St., Old Albay District
Legazpi City
Tel. No. (052) 820-8402
Fax No. (052) 820-1274
E-mail: inq_bicol@inquirer.com.ph

E-mail: pr_provincial_news@inquirer.com.ph

Across the NATION

Assistant Editor Tony Bergonia

VISAYAS BUREAU
c/o Cebu Daily News
18-15 Escario St., Cebu City
Tel. Nos. (032) 233-0346/233-0349
Fax No. (032) 232-9938
E-mail: pdvis@skyline.net

MINDANAO BUREAU
FEP Printing Corp. Bldg.
Ma-a Road, Davao City
Tel. No. (082)244-1770 to 71
Fax No. (082)244-1771
E-mail: pdmindao@dvwebline.com

Church forces women to remove IUDs

CAGAYAN DE ORO CITY—An American missionary serving as parish priest of Malitbog in Bukidnon reportedly threatened to excommunicate women who would not remove their intrauterine devices (IUDs).

Psyche Paler, director of the Population Commission in Northern Mindanao, said reports reaching her indicated that Fr. Joseph Schwegman even denied communion to Catholic women in the town, who defied his order to have their IUDs removed.

An IUD is a u-shaped device implanted in a woman's uterus to

prevent pregnancies.

Edna Ramos, PopCom administrative officer, told the INQUIRER that the women confided they stopped taking the communion because the priest would not allow them.

"Some women just attend Mass without taking the communion because of the parish priest's alleged order," Ramos said.

Paler said at least 24 women in

the said town had their IUDs removed out of fear.

"Apparently, these women were afraid that they could no longer receive the Holy Communion because they use IUDs to prevent pregnancies, a method that the Catholic Church abhors," she said.

In an investigation conducted by PopCom-10, Paler said they found that the removal of the IUDs happened on March 10 and on July 10.

She said a Dr. Marites Echavez from the Served Life Ministry in Malitbog performed the initial re-

moval of the devices inside the town's health center.

"They duped the workers in the municipal hospital. One worker alleged that Dr. Echaves told them she would only be checking on the women," Paler said.

The center's executive found out about the operation and when Echaves returned on July 10 with 12 more women, she was denied use of the facilities there.

Paler said Echaves was forced to use a house owned by a local to remove the devices.

Some of the women used IUDs

for 11 years and as soon as these were removed, Paler said many of them got pregnant.

"Nineteen of them are now pregnant," she said.

The irony is that most of them were allegedly in a stage considered risky for conceiving.

But Msgr. Rey Monsanto, spokesperson of the Archdiocese of Cagayan de Oro, which has supervision over Malitbog, said Schwegman did not force the women.

He even praised the priest for his campaign against the artificial

method of family planning.

"It is a grave sin to use artificial methods of family planning including the use of IUDs. Those who have been persuaded by the Family Life Apostolate conscientiously had their IUDs removed," Monsanto said.

Lawyer Beverly Selim-Musni of the women's rights group Gabriela lambasted the Catholic Church for its anti-family planning campaign.

"These women have the right to choose whether to get pregnant or not," Musni said.

Senator demands probe of environment permit given coal power plant

CAGAYAN DE ORO CITY—Opposition Sen. Aquilino Pimentel is asking the Senate to investigate the issuance by the Department of Environment and Natural Resources of an Environmental Compliance Certificate (ECC) to a 210-megawatt coal fired power plant project in Misamis Oriental.

On Wednesday, Pimentel filed Resolution No. 470, which urged the Senate committee on environment, to look into allegations that the issuance of the ECC was tainted with irregularities.

Earlier, local environmental watchdog Task Force Macajalar (TFM) claimed that the proponents of the \$200-million power plant persuaded Malacañang to pressure the DENR into issuing the ECC.

Bencyrus Ellorin, TFM spokesperson, told the INQUIRER that they finally understood why Environment Secretary Heherson Alvarez said that he was opposing the Mindanao coal-fired plant "but his hands are tied."

In filing the resolution, Pimentel said that there is a need to look into the formal grant of the ECC to the State Power and Development Corp. (SPDC).

Sabduallah Abubakar, director of the Environment Management Bureau for Northern Mindanao, confirmed that an ECC has been granted to the SPDC for the construction of the coal-fired plant inside the Philippine Veterans In-

dustrial Development Corp. (Phividec) Business Park in Villanueva town.

SPDC is a joint venture of State Investment and Trust Inc. (SITI) and German firm STEAG-AG.

Ellorin said that from the start, the coal-fired power plant project has already been tainted with irregularities.

The SPDC's contract with the National Power Corp. (Napocor) for the project was signed during the administration of President Fidel Ramos.

Former Sen. Vicente Paterno, President Fidel Ramos' energy adviser, chairs the SITI's board of directors.

"It does not come as a surprise as former Senator Vicente Paterno was one of Ramos' advisers on energy affairs who also chaired the SITI," Ellorin said about the grant of the contract.

As this developed, the TFM said it was apparent that the approval of the ECC was kept under wraps.

Ellorin said the SPDC wanted to avoid a public backlash, which could jeopardize its planned meeting with officials of banks that would finance the project.

The People's CAMP, an alliance of more than 100 people's organizations in Misamis Oriental and Cagayan de Oro City was the recent addition to the list of groups opposing the power plant. *Grace Cantal-Albasin, PDI Mindanao Bureau*

2 men cling to 'lucrative' post at LTO C. Visayas

By Jhunnex Napallacan and Jolene R. Bulambot
PDI Visayas Bureau

CEBU CITY—Personnel at the Land Transportation Office-Central Visayas (LTO-7) office are in a dilemma over who between the two regional directors they should follow.

The confusion started when Porferio Mendoza, LTO regional director who was ordered suspended for six months, reported for work on Monday.

But Alex Leyson, who was designated as officer-in-charge, refused to give up his post until ordered to do so by his superiors.

When Leyson arrived in the office, Mendoza was already waiting for him. Both men, however, agreed to continue the normal operations of the office. But they also vowed to continue carrying out the functions of a regional director.

But the Office of the Ombudsman in the Visayas was not amused.

Director Virginia Santiago of the

Ombudsman-Visayas ordered Mendoza to explain why he failed to comply with his suspension order.

If he failed to do so, she said they would file a separate administrative case against him.

Transportation Secretary Leandro Mendoza named Leyson as LTO Central Visayas officer-in-charge Oct. 10 after the Ombudsman in the Visayas suspended Director Mendoza for six months.

Director Mendoza and three others were charged with grave misconduct for selling vehicle confirmation certificates to three car dealers when these should have been issued for free.

Also charged with Director Mendoza were Oscar Peque, acting chief for LTO-7 operations division, stenographer Marilyn Edereros and clerk Catalina Alingasa.

In a resolution dated Sept. 18, Deputy Ombudsman Primo Miro found strong evidence against the four to warrant a full-blown investigation.



REVOLUTION REMINISCED

An actor portraying the role of Gen. Martin Delgado takes part in celebrations for the 104th anniversary of the Cry of Sta. Barbara on Nov. 17, one of the events in the Philippine revolution against colonial rule in Sta. Barbara, Iloilo.

GUJO DUEÑAS

NPA vengeance claims lives of ex-reb, son

By Carla P. Gomez
PDI Visayas Bureau

BACOLOD CITY—A man and his son were killed while another son was wounded when suspected communist rebels fired at them inside their house in a remote village in Moises Padilla town, Negros Occidental.

Police investigators identified the victims as Edgar Intervention, 52, and his son, Leo, 23. Seriously injured was another son, Juan, who was shot in the neck and right shoulder.

Edgar's wife, Lilia, also suffered an injury in the left foot when she stepped on the bolo of

her dead husband.

Lt. Col. Gregorio Fajardo, 11th Infantry Battalion commanding officer, said Edgar was a former New People's Army (NPA) rebel.

He said the NPA rebels had been asking Edgar to return to the rebel movement. But, Fajardo said, he refused, prompting the NPA to suspect that Edgar was a military informer.

But Fajardo said he was not aware that the Intervention family was used as military assets although the victims had accommodated soldiers who happened to drop by in their house in Barangay Quintin Remo, Moises Padilla town, some 85.6 km south of this city.

Initial police investigation

showed that seven rebels stormed the Intervention's home at about 5 a.m. on Wednesday. Eight rebels reportedly stayed outside to serve as lookouts.

Edgar was able to hack one of the rebels before he was shot dead. Leo and Juan were also shot by the rebels when they tried to help their father, police said.

Fajardo said Lilia identified Ka Kompol, whose group is operating in Moises Padilla and adjacent areas, as the leader of the assailants.

Moises Padilla police identified the other rebel leader as Reniel Cellon, alias Ka Gogo, also known as Ka Randy, who fled to Vallehermoso town in Negros Oriental.

DAR to tap agrarian reform bonds to modernize RP agri

BILLIONS of pesos worth of agrarian reform bonds will be used to modernize the country's agriculture sector.

Agrarian Reform Secretary Hernani Braganza, in a statement, said he would propose an executive order that would allow landowners covered by the Comprehensive Agrarian Reform Program to re-invest the bonds in agriculture.

Republic Act 6657 or the Comprehensive Agrarian Reform Law (CARL) allows the Land Bank of the Philippines to issue 10-year bonds, now called AR Bonds, to

pay for lands covered by CARP.

The bonds may be used to buy land or other real properties of the government and shares of stocks in government-owned or controlled corporations.

They may also be used to pay taxes and fees to the government, tuition in government universities and colleges, and fees in government hospitals.

Despite these features, Braganza said landowners complained of the lack of acceptability of AR bonds compared to other government bonds.

"Some landowners complained that even government entities refuse to accept AR bonds at face value and insist on a discounted price, thus lessening the credibility of government bonds as instruments of indebtedness," he said.

"This problem strengthens the resistance of landowners (toward agrarian reform)," Braganza added.

Braganza said under the new proposal, landowners would be allowed to re-invest AR Bonds in service cooperatives that would provide farmers access to tech-

nology, credit and market.

"Now that we have transferred the lands to farmers, it is also our duty to make these lands productive. We can do this by tapping the Agrarian Reform Bonds for agricultural modernization and rural development," he said.

Braganza said previous landowners could use the AR bonds to acquire abandoned rice mills or sugar mills that would ensure a steady supply of agricultural produce in the countryside.

"They (AR) bonds could also be used to fund technology transfer in

agriculture so that our farmers could become efficient farm managers and entrepreneurs," he said.

The 1986 Constitution and CARL mandate the government to "provide incentives to landowners to invest the proceeds of the agrarian reform program to promote industrialization, employment and privatization of public sector enterprises."

"Our job is not merely to distribute lands to farmers, but to ensure that land reform would lead to agricultural productivity and rural industrialization," Braganza said.

Police won't probe firing of gun by gov

CAMP OLIVAS, Pampanga—Did he or did he not?

Residents of Zambales might never know whether or not Gov. Vicente Magsaysay actually fired his gun thrice and without warning while inspecting the capitol offices last week.

The supposed wrongdoing, reported by capitol employees to the media, appeared headed for obscurity.

More than a week after last Tuesday's incident, no investigation had been conducted of Magsaysay's alleged misdemeanor, Chief Supt. Oscar Calderon confirmed on Thursday.

"Nobody would like to claim. There had been no formal complaint up to this time. The facts should be established first and we only have media reports that will not hold true in courts," Calderon said to explain why no investigation has started of the incident.

The police, he added, have also not received a directive from the Department of Interior and Local Government.

Asked if the police could initiate the investigation, Calderon said Magsaysay, as a governor, could not be investigated solely by them.

If initial information proved that the accusations were true, a fact-finding team was the "best body" to pursue the case, he said.

Capitol employees said they planned to file charges against Magsaysay for grave misconduct and abuse of authority.

They claimed that Magsaysay fired his .45-cal. pistol twice in the air and once in the ground over frustrations at not catching employees playing the card game *tong-its* during office hours.

On Thursday, Magsaysay held his ground, insisting he did not fire his gun. What the workers heard were not gunshots but fireworks, he said.

"Why should I fire my gun against the employees? I never did that," he told the INQUIRER from Zambales.

Magsaysay said the controversy might have been concocted by his political foes.

Employees said issuing testimony is like signing their "death certificates." *Tonette Orejas, PDI Central Luzon Desk*

Tenors to hold charity concert

DAVAO CITY—Three popular Filipino tenors will perform tonight at the Davao City Convention Center to help raise funds for health services to indigents in Mindanao.

Robert Seña, Nelyn Cabahug and Lemeul dela Cruz have accepted the invitation of the Davao-based Maharlika Charity Foundation, Inc. (MCFI), which conducts medical missions for the poor in Mindanao, to perform a concert here.

A table of 10 at the concert is priced at P25,000.

MCFI president Dr. Rizal Apor-tadera said the proceeds of the concert would be spent on a grand historic medical mission from Davao City to Dapitan, Zamboanga del Norte in mid-January next year.

The MCFI has identified at least five mission sites for areas that do not have access to any medical facility and doctors.

These include Trento in Agusan del Sur; Buenavista in Agusan Norte; Talisayan in Misamis Oriental and the cities of Iligan and Dapitan.

The foundation also operates a mobile clinic. *Joselle R. Badilla, PDI Mindanao Bureau*

Across the NATION

Davao Oriental emerges next big source of tuna after General Santos

MATI, Davao Oriental—Large-scale fishers from General Santos City have started to flock here because of the depleting supply of fish there, particularly tuna.

Their sudden influx here livened up the once sleepy wharf of this town.

Operators of the fishing vessels

interviewed by the INQUIRER said that Davao Oriental has a very rich supply of tuna.

Jose Siarot, one of the fishing operators, said each of the fishing vessels would harvest an average of 100 tons of tuna per trip in the municipal waters of Mati alone.

"A bigger school of tuna is here

that's why we left General Santos City. There, the supply is declining," Siarot said.

"Here we get an average of 100 tons of tuna, but in General Santos City, you will be lucky enough if you get 10 tons of tuna catch," Mar Fernandez, another fishing vessel operator from General

Santos City, said.

The presence of a big population of tuna in the province was discovered about a year ago.

But because coconut farming was the primary source of activity here, it was not exploited. Ferdinand O. Zuasola, PDI Mindanao Bureau

"Mercedes-Benz is a trademark of DaimlerChrysler"

The voyage of discovery continues.



The M-Class 2002 is truly a versatile vehicle that offers both off-road capability and qualities of a top-class saloon.



7235808



Mercedes-Benz
The future of the automobile

CATS MOTORS, INC. 1008 EDSA Greenhills, San Juan, Metro Manila, Philippines • Fax no: (632) 7267741 • E-mail: mercedesbenz@cats.com.ph
Full factory warranty from Commercial Motors Corporation

Get a chance to WIN a Cellphone every month!



"Over 1 Million Worth of Prizes"



Come be a part of this exciting, irresistible Shellane offer! Keep in touch with your family and friends... like Shellane. Just our way of thanking you for making Shellane a part of your family... a part of your life!

Promo Period: October 15, 2002 to January 15, 2003

Coverage: Nationwide, divided into the following zones:
North Luzon, North Luzon, Central Luzon, North Luzon, Central Luzon, South Luzon, Southern Tagalog, Bicol, Cebu/Bohol, Western Visayas (except Iloilo & Guimaras provinces), Samar/Leyte North Mindanao and South Mindanao

Prizes per zone:
1st monthly draw:
Three (3) Nokia 3310 w/ SMART pre-paid SIM card for end users

2nd monthly draw:
Three (3) Nokia 3310 w/ SMART pre-paid SIM card for end users

3rd monthly draw:
Three (3) Nokia 3310 w/ SMART pre-paid SIM card for end users

4th monthly draw:
Four (4) Nokia 3310 w/ SMART pre-paid SIM card for end users

Promo Mechanics:
Open to anyone who purchases Shellane LPG whether for a refill, a cylinder purchase, cylinder swap or Shellane stove promo package

Purchase can be from any authorized Shellane retail outlet, distributor showroom, direct sales team/hit team or through Shellane Home Delivery

Refill ticket allocation is as follows:

Every purchase of 11 kg refill 1 raffle coupon

Every purchase of 11 kg cylinder w/ refill 1 raffle coupon

Every purchase of stove promo package 2 raffle coupons

4 raffle coupons

Customer shall fill out the raffle coupon with Name, Address, Tel. #, Name and Address of Shellane Retail Outlet and Signature.
Drop raffle coupon(s) in drop boxes located at all authorized Shellane distributor showrooms and retail outlets.

A winner can win only once per draw. All non-winning coupons per draw will be automatically included in the succeeding draws.

The Shellane retail outlet indicated on the winning coupon will receive the same prize as the end user. If in case the source of purchase is a Shellane distributor showroom, direct sales team/hit team or Home Delivery, the prize will be drawn until a winning retailer is determined. This extra draw will be done after all the end user prizes have been awarded, and the user owner of the original ticket drawn stays on as a prize winner.

There will be three monthly draws

Monthly Draws

First

Second

Third

Monthly Draws

First

Second

Third

Monthly Draws

First

Second

Third

Monthly Draws

First

Second

Third

Monthly Draws

First

Second

Third

North Metro

Central Metro

South Metro

Southern Tagalog

Bicol

Cebu/Bohol

Western Visayas

Samar/Leyte

North Mindanao

South Mindanao

PSPC Valenzuela LPG Depot, Tatalan St., Bario Ugong, Valenzuela, Metro Manila

PSPC Pandacan Installation, Jesus St., Pandacan, Manila

PSPC Pandacan Installation, Jesus St., Pandacan, Manila

PSPC Alaminos LPG Depot, Km. 71, Maharlika Highway, Brgy. San Juan, Alaminos, Laguna

PSPC Pangasinan LPG Depot, National Highway, Pangasinan, Camarines Sur

PSPC Cebu Regional Sales Office, Unit 901, Koppell Center, Corrala, Bousley Ave., Cebu Samar Loop, Cebu Business Park, Cebu City

PSPC Cebu Regional Sales Office, Unit 901, Koppell Center, Corrala, Bousley Ave., Cebu Samar Loop, Cebu Business Park, Cebu City

PSPC Cebu Regional Sales Office, Unit 901, Koppell Center, Corrala, Bousley Ave., Cebu Samar Loop, Cebu Business Park, Cebu City

PSPC Cebu Regional Sales Office, Unit 901, Koppell Center, Corrala, Bousley Ave., Cebu Samar Loop, Cebu Business Park, Cebu City

PSPC Cebu Regional Sales Office, Unit 901, Koppell Center, Corrala, Bousley Ave., Cebu Samar Loop, Cebu Business Park, Cebu City

PSPC Cebu Regional Sales Office, Unit 901, Koppell Center, Corrala, Bousley Ave., Cebu Samar Loop, Cebu Business Park, Cebu City

South Mindanao

PSPC Sasa Installation, Boso, Lantapan, Davao City

Draws will be made in the presence of a DTI representative and Shellane officers.

Winners will be notified through registered mail. Winners can claim their prize(s) from the nearest Shellane distributor showroom.

To claim prize(s), winners must present the registered notice together with the claim stub and at least one valid ID.

Prizes not claimed within 60 days from receipt of notification shall be forfeited in favor of Pilipinas Shell Petroleum Corporation with prior approval of DTI.

All employees of Pilipinas Shell Petroleum Corporation, all Shellane distributors, the advertising agency, including their relatives up to the 2nd degree of consanguinity or affinity are disqualified from joining the promotion.

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

For DDA-ACE Permit No. 3310 Series of 2002

SC ruling chills investors

By Ronnel W. Domingo

THE SUPREME Court decision ordering the Manila Electric Co. to refund its customers as much as P28.15 billion in excess charges would push down the profits of other power firms and scare off investors, an industry source who requested anonymity said yesterday.

"The Supreme Court ruling affects not just Meralco but other private electric utilities as well," he said. "It might even have an effect on other utilities such as water and telecommunications concerns."

The source, an official at a private utility, said the decision would particularly affect the privatization of the National Transmission Corp., a National Power Corp. spinoff.

Reversals of policies and regulations will lead to loss of investors' confidence in the country, he said.

He was referring to the change in the treatment of income tax for private utilities, which used to be considered part of operating expense.

The Supreme Court had upheld a 1998 ruling of the ERC's predecessor (the Energy Regulatory Board), which held that income tax should not be counted as operating expense.

"But Meralco has included income tax, together with other taxes, as part of operating expense since corporate income tax was first implemented on franchise holders in 1897," he said.

The source said all other private utilities—like Angeles Electric, Cagayan Electric Power and Light, Cotabato Light, Panay Electric and Visayas Electric—also did the same.

This was not a problem for ERB in 1990, when it approved Meralco's application for a rate increase of 17 centavos per kWh, he said.

It was the same case in 1994 when the ERB gave Meralco provisional authority for a rate hike of 18.4 centavos.

"So the ERB's order in 1998 disallowing the treatment of income tax as operating expense is a change of (horse in midstream)," the electricity executive said.

Big business backs Meralco

From page A1

partially or on installment.

"We're willing to negotiate with Meralco on the terms of the refund that would be mutually beneficial to both sides," PCCI president Sergio Ortiz-Luis said. Commercial and industrial establishments account for about two-thirds of all Meralco sales, and therefore stand to receive the bulk of the refund of excess charges imposed since 1994.

Five days after the high court ruled against Meralco, Malacañang presented a carefully calibrated action plan to protect Meralco's customers and save the utility at the same time.

President Macapagal-Arroyo assured Meralco's consumers that they would get their refund once the Supreme Court's order became final.

"If the final decision is refund, I will make sure that one way or another the consumers, you the consumers, will get your refund," she said in a speech before the Chamber of Real Estate and Builders' Association (Creba) Wednesday night. She laid out her policy on the Meralco issue.

"First, we are taking steps to ensure the financial viability of Meralco as an institution. Second, the decision of the Supreme Court regarding Meralco's obligations shall be implemented. Third, I am duty-bound to ensure that there will be no crisis in power services as a result of these financial problems," she said. She said that through the Department of

Energy, the government was shepherding a series of consultations between Meralco, and its creditors and stakeholders.

"We will see to it that a rehabilitation plan is set up that is fair to creditors, investors and, most of all, the public," she said.

She added that she would deal with the Meralco issue "in the context of the larger power sector (which is) the key reform area facing us today."

"We shall await the finality of the decision and then act accordingly. I'm constitutionally bound to serve the public interest," she stressed.

A peer's plight

Ortiz-Luis said PCCI members, which consist of some of the biggest companies in the country, sympathize with the plight of a peer.

"Meralco is a big business concern and we want to see it come through in meeting its obligations, (because) its financial collapse could have serious and far-reaching implications on its creditors and shareholders, including the government, as well as the operations of big companies."

To mitigate the drain on the utility's cash flow, Ortiz-Luis said PCCI members were willing to take partial and not full payment on the refund, probably in the form of a discount on their monthly bills.

Ortiz-Luis noted that residential and small power users would get only a small portion of the refund. "The power bills of residential users are subsidized by big power users that would (then) be entitled to a bigger slice of the refund because they pay higher rates for the power they use," Ortiz-Luis said.

According to Meralco documents, consumers who use less than 300 kWh per month account for 77 percent of Meralco's total customer base—but only 19 percent of its sales. This bracket enjoys subsidized rates under Meralco's socialized pricing scheme. In contrast, commercial and industrial users accounted for a combined 64 percent of Meralco's sales; they would get lion's share of the refund.

Meanwhile, the Freedom from Debt Coalition added its voice to the chorus of suggestions that the billion-peso refund be converted into shares of stock in Meralco. But if the refund reaches P28.15 billion, consumers could end up owning 60 percent of the utility firm—and gaining as many as seven seats in the company's board.

The University of the Philippines-based economic think tank said it opposed a government bailout of the troubled firm, because it would worsen the government's fiscal standing and benefit only the Lopez, who control the company. The government through its various agencies own 26 percent of Meralco.

"Consumers should take this opportunity to assert what is only rightfully theirs, the power to have a say over the management

and fate of the distribution utility," said FDC president Ana Marie Nemenzo.

Nemenzo said the P28-billion refund may be converted into common stock with either the Government Service Insurance System or Social Security System serving as custodians of the trust fund. She said consumers would then be entitled to seven seats in the Meralco board.

"Giving consumers part ownership over Meralco is a basic question of justice," Nemenzo said.

A simple refund, she added, would mean a small financial gain for consumers especially the poor, but the Lopez will still retain their hold over the utility firm. The Lopez may also maintain control of the firm if the stocks are individually distributed to consumers since the management may just buy them back from needy small shareholders.

"The refundable amount is an insignificant gain compared with the bigger advantage that consumers can derive where they can use their shares to gain a significant voice and power within the Meralco board," she said.

Government takeover?

In the Senate, opposition Sen. Teresa Aquino-Oreta scored Malacañang for its "conflicting positions on the fate of Meralco and its continued refusal to disclose fully the details of President Macapagal-Arroyo's meeting with Meralco executives Friday night."

Oreta noted that a statement by Finance Secretary Jose Isidro Camacho that there will be no government takeover ran counter to a statement by Presidential Spokesperson Rigoberto Tiglao, who said that the Palace is considering taking an active hand in Meralco's affairs to ensure that consumers get their refund.

"Taking an active hand in managing Meralco is tantamount to a de facto takeover that Camacho is denying. Malacañang should get its act together on this issue to stop mounting speculations about what took place during last Friday's meeting," Oreta said.

Administration Sen. Ramon Magsaysay Jr. came to the defense of Malacañang, while oppositionist Sen. Panfilo Lacson, who declared he was running for President the other day, played neutral. Meralco should be "given some flexibility in reimbursing the consumers."

"After all, we cannot afford to close down Meralco," Lacson said, adding: "a happy formula should be arrived at to the satisfaction of all parties."

But Executive Secretary Alberto Romulo insisted that the government was not planning to takeover Meralco from the Lopez.

"That's not (true); in fact there's no such thing as a takeover," he said in a chance interview in Malacañang yesterday. *With reports from Rocky Nazareno, Agnes Donato, Christine Avendaño and Tina Santos*

Ang to be freed ...

From page A1

Estrada's closest associates will require Ang to wear an electronic device to monitor his movements.

In granting Ang's pleading to post bail and be placed under house arrest, US District Magistrate Lawrence R. Leavitt in Las Vegas noted that the accusations against Ang were based on the "sole uncorroborated testimony of a clearly corrupt official."

The presiding judge may have been referring to former Ilocos Sur Gov. Luis "Chavit" Singson, who had named Ang as the architect of Estrada's alleged jueteng payola network and the courier of the P130 million Estrada allegedly siphoned off from the tobacco excise revenues.

Ang is a co-accused in the plunder charges against Estrada.

Ang, 44, has been in detention at the North Las Vegas jail since his arrest in Las Vegas on

Nov. 26, 2001.

An INQUIRER source privy to the case said the court had actually granted Ang's house arrest application last week with conditions including raising a \$300,000 bail and presenting documents to demonstrate that it came from legitimate sources.

"He has to present documents to indicate the source of the money," Donald Etra, Ang's lawyer, said Wednesday.

Etra said that he hopes to have the documentation within the next few weeks.

He also has to surrender his passport and submit himself to electronic home monitoring. According to the INQUIRER source, he will be equipped with a "belt monitor" 24-hours a day to keep his movements in check for the duration of his house arrest.

Ang is awaiting an extradition hearing now scheduled for June 24, Etra said. *With a report from AP*

At **electronics depot**
there's always a sound solution to answer your needs.

AR Phantom

Cool and modern well describes the ultra flat home cinema loudspeakers in Acoustic Research's Phantom range—the only plasma speakers available in the market today! Each model's elegant aluminum housing is only 9cm deep, but nothing is lost in terms of control and low frequency performance.

Get a Phantom Home Theater Set for as low as P98,000!



NHT is renowned for sonic accuracy, imaging precision and dynamic range. NHT speakers are designed with both the science of psychoacoustics, and the human perception of sound, in mind.

Own an NHT Home Theater Set for as low as P87,000!

AR Status

Designed with a sharp focus on home theater, Status speakers elegantly combine understated sophistication with the sonic excellence that defines AR's reputation.

The Status Home Theater Set starts at P37,000!

AR Home Cinema 6

Acoustic Research's Home Cinema 6 is a state-of-the-art system that comes with a high gloss, black piano lacquer finish. You'll not only enjoy its high-precision audio reproduction, but also its exquisitely classic good looks.

Only P42,000 for a Home Cinema 6 Set!

Enjoy the ultimate in quality sound and entertainment with these incredible speakers — available only at Electronics Depot!



Watch out for the opening of Electronics Depot at Level 3, Festival Mall, Alabang!

LEXMARKTM

Ink cartridges



Buy Genuine Lexmark Ink Cartridges for FREE 36-shot Agfa Vista 135 Color Films-in a Flash!

The More... The Merrier.
Just look for the Free premium on pack!

Hurry! Promo is valid until Nov. 30, 2002 only!

Lexmark Printers and Supplies are distributed by:

PHOTOKINA MARKETING CORP.
IT SYSTEMS DIVISION
7th Floor IBM Plaza, Eastwood City Cyberpark,
E. Rodriguez Jr. Avenue, Quezon City
Tel. No.: (632) 421-7355 • Fax No.: 421-7822
Email: ITSystems@pholokina.com



Visit or call any of our Lexmark Authorized Resellers Now!

METRO MANILA: Photoplus Outlets (371-1777): Hidalgo Quiapo • SM Cubao • Manila • Recto • SM Fairview • SM Megamall • West Avenue • Makati • Cinema Square • SM North Edsa • Kalipunan • Glorietta • SM Manila • Vito Cruz • Cainta • Malinta • Tandang Sora • Metrobase • MCU • Apple Center Greenbelt Makati (750-6064) • ARX Computer Center Robinsons Galleria (632-0991) • SM Parañaque (820-8694) • Asian Computer SM Manila (524-6079) • SM North Edsa (927-0385) • SM Southmall (808-5240) • Ayala Park Square 1 (893-0408) • Digital Planet Computers Viraamall (721-1058) • Ele. roworld SM Fairview (418-6064) • Electroworld SM North Edsa (927-9525) • SM Megamall (633-1624) • SM Manila (524-7980) • SM Southmall (800-0404) • WalterMart Makati (892-9119) • Park Square (813-2776) • Binondo (241-3557) • Alabang (850-9682) • Hurricane Microsystems SM Southmall (806-61554) • Metro Computers Markma (833-1343) • Calinta (240-1776) • One Ten Merchandise Quezon City (363-1860) • Quiapo (733-8571) • Platinum Solutions SM North Edsa (426-2216) • PowerMac Center SM Megamall (633-7452) • Quickline Micro SM Megamall (634-2441) • Silvergate Computer Shop Viraamall (721-5306) • Piktoryal Photo Supply Quapo (414-6563) • Villman Computer Systems, Inc. Pag-asa (929-0411) • Kalipunan (433-1224) • Cubao-P. Tucson (912-2785) • West Avenue (373-8872) • Makati-Sunvar (843-4371) • Makati-Paseo (815-1986) • Makati-Ayala (892-6539)

PROVINCIAL: Photoplus Cagayan de Oro (088) 856-2649 • Calamba (049) 834-3793 • Davao (082) 222-1823 • Imus (046) 875-2483 • SM Davao (082) 299-1170 • SM Iloilo (033) 320-5714 • Chimes Enterprises Dagupan (075) 515-4776 • Electrocomputer Data Systems (053) 325-5804 • Electroworld Sta. Rosa (049) 549-7241 • SM Pampanga (045) 961-7176 • Hurricane Microsystems SM Bacor (046) 502-0172 • Joycomp Enterprises Dagupan (075) 522-8724 • San Fernando La Union (075) 242-4035 • Urdaneta City (075) 568-7313 • KCJ Computers Bacolod City (034) 432-0594 • Laser Marketing Center/Mall-Bagui (074) 444-9810 • Mabini-Bagui (074) 442-5854 • Mountain Studio Session Rd.-Bagui (074) 442-3241 • Center/Mall-Bagui (074) 444-9600 • Ng Khal Ayala Ctr. Cebu (032) 232-4546 • PC Shack Davao (082) 227-5943 • Unicomp Baguio City (074) 442-8275 • Villman Computer Systems Cabanatuan 1 (044) 600-2000 • Villman Computer Systems Cabanatuan 2 (044) 600-0674

free to care for my family



As a mom, it is my top priority to make sure that my family's health is well-protected. So I choose a company that really cares

BLUE CROSS

Jackeline Fold

Get the BEST MEDICAL CARE for your family!

Blue Cross gives you excellent ways to care for your family's health:



MEDICAL INSURANCE PLAN
Our medical insurance plans allow you to avail of medical care from your own choice of doctor or hospital --- WORLDWIDE!



Take Charge and Be Pro-active About Your Health!

BLUE CROSS HEALTH REFERENCE MANUAL:
Simple Home Remedies for Common Illnesses
To help you handle your daily health concerns, Blue Cross offers this FREE Health Book for new and renewing clients for the period of November 2002 to January 2003.

Medical Insurance • Travelsafe Insurance • Healthcare

BLUE CROSS

Visit www.bluecross.com.ph or call 8998001

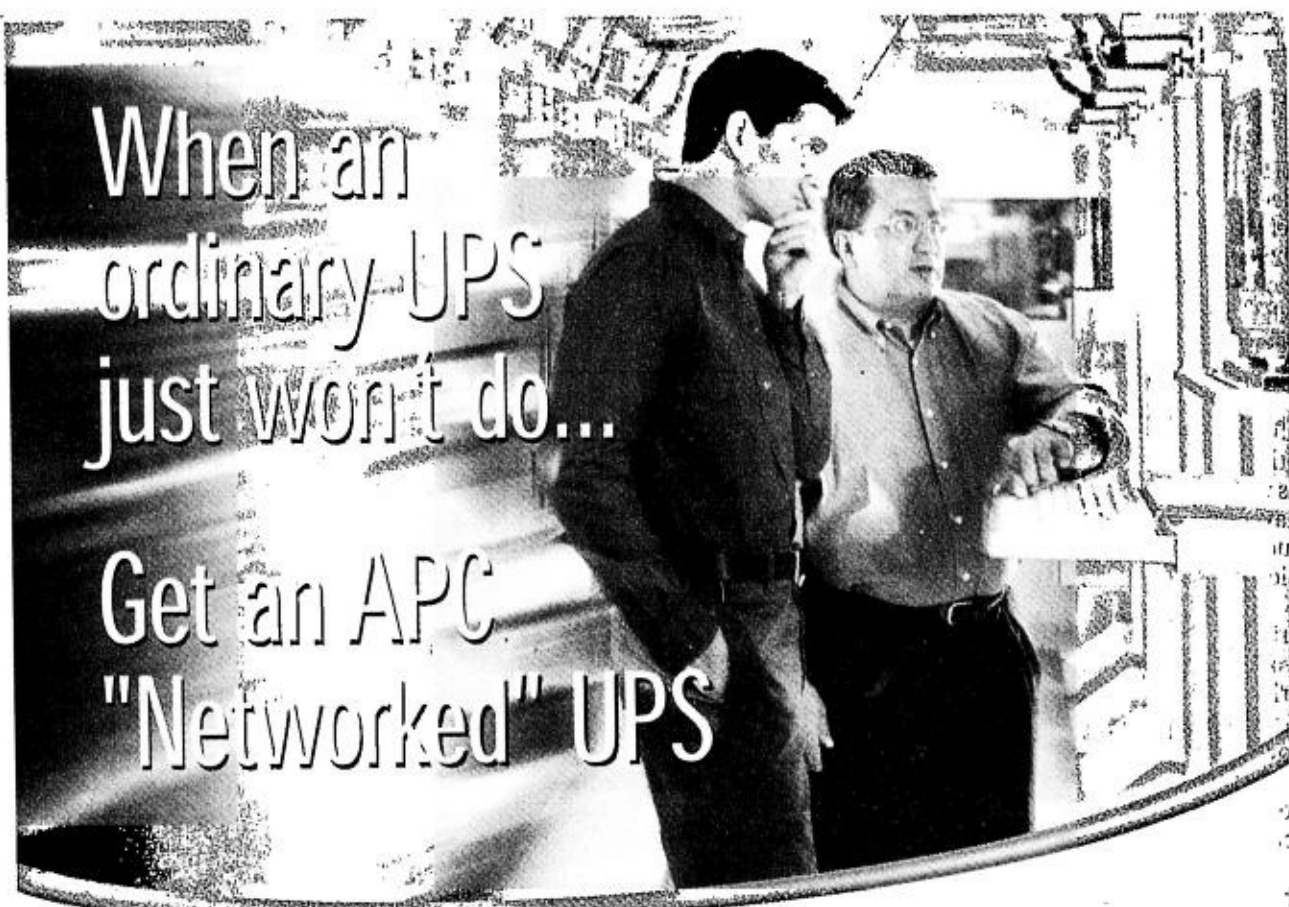
For inquiries, please fill up and fax to 899-5392

☒ **YES!** I want to know more about BLUE CROSS products & services.

Name: _____ Age: _____
Address: _____
Tel. No.: _____ Fax No.: _____
Email: _____ Mobile: _____

When an ordinary UPS just won't do...

Get an APC "Networked" UPS



In this world of IP storage, VoIP and Wireless LANs you need more than just a UPS. You need a power availability solution that offers superior management capabilities. To efficiently maintain the 24x7 availability of your IT system you need an advanced, "networked" UPS from APC.

APC "networked" UPS units can be monitored, configured and controlled over the network through standards-based management and protocol support from a single console. Now there is no need to travel to remote locations to reboot a locked up server. Managing remote server sites will no longer drain the IT budget.

With an APC "networked" UPS you can relax after hours knowing that your applications and servers will be safely shutdown in the event of a power problem and will be

automatically rebooted when the power returns. The integrity of all the data stored on your servers can be assured at all times, regardless of the power condition. Unique inventory and battery status reports also allow you to proactively maintain the efficiency of your power protection infrastructure.

Due to APC's strong relationships with leading IT vendors such as Cisco, Dell, HP, IBM, SUN, Microsoft and Novell, APC power availability solutions will interact smoothly with your existing hardware and software.

When it comes to ensuring network availability, trust the excellence of APC's desktop to data center range of products and services.

Beyond Power Protection.



APC Smart-UPS

APC
Legendary Reliability

FREE APC "Network-UPS" Workshop

See how APC can change the way you manage your network by attending a FREE Network UPS Workshop. For more information please email jannita.garcia@apcc.com. Hurry! Book NOW. Limited seats available.

Name: _____ Postal Code: _____
Job Title: _____ Phone: _____
Company: _____ Fax: _____
Address: _____ E-mail: _____
City/Town: _____ How many PCs do you want to protect?
☐ Corporate End User ☐ SOHO ☐ Reseller

Fax now at (+632) 637 5580 or call (+632) 637 5457

APC Philippines: Unit 2502, The Orient Square, Emerald Avenue, Ortigas Center, Pasig City
© 2002 American Power Conversion Corporation. All trademarks are the property of their respective owners. SUA2EF-PH Key Code: 40591a

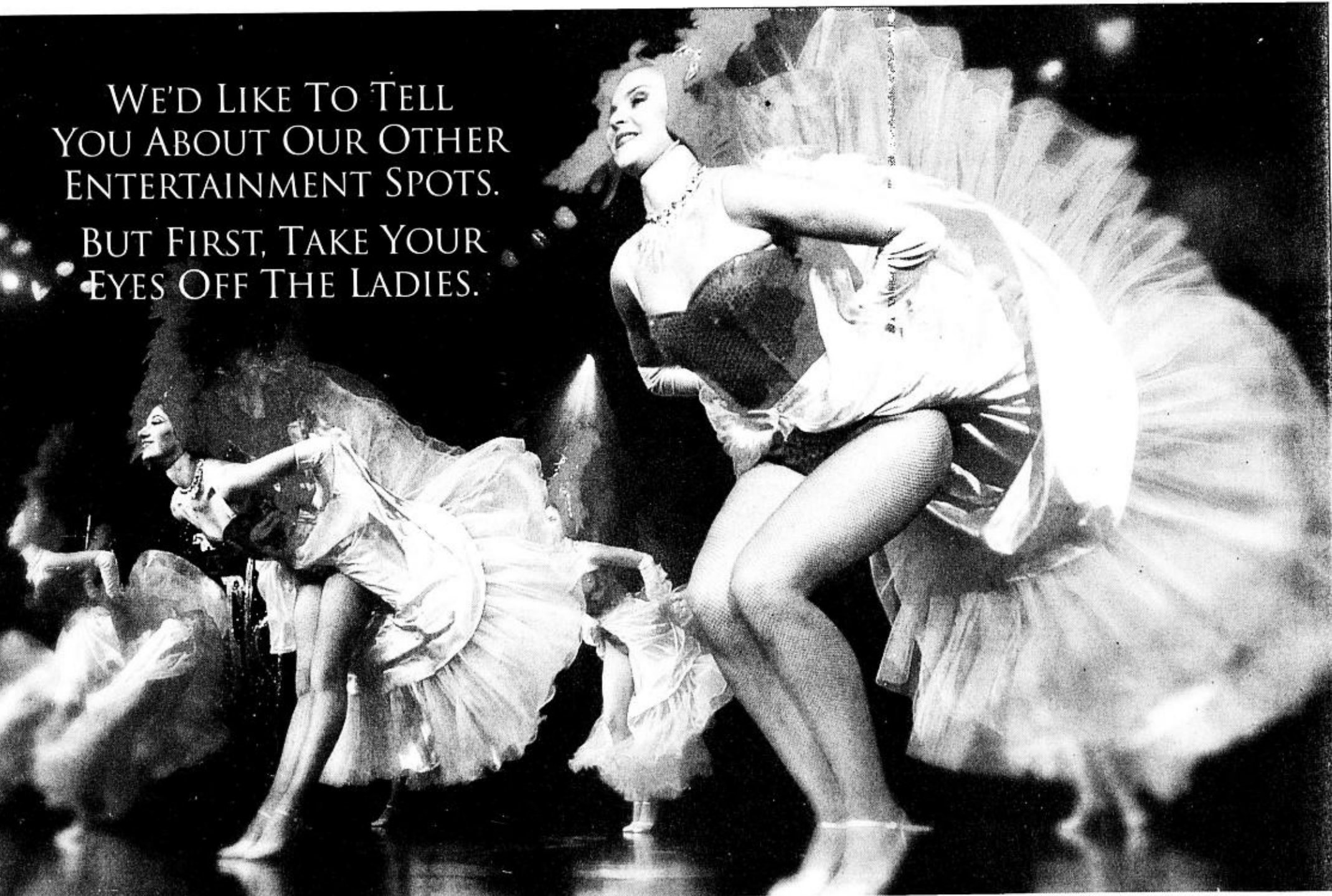
FREE Smart-UPS product information

☐ **YES!** Please send me FREE APC Smart-UPS product information.

☐ **YES!** I want to purchase APC Smart-UPS. Please have an APC representative contact me today.

www.apc.com/ph

WE'D LIKE TO TELL YOU ABOUT OUR OTHER ENTERTAINMENT SPOTS. BUT FIRST, TAKE YOUR EYES OFF THE LADIES.



If you've never been on a cruise, you'd be truly amazed at the dining, entertainment and recreation outlets on board the SuperStar Leo. There are more than 30 and this does not include facilities like the card room, shopping arcade, movie house, pool and many more. In fact, it's incredible

what you encounter on a ship the size of 12 football fields. Okay, you can go back to the ladies now. Escape with Star Cruises. A phone call. A quick flight. And a fabulous ship takes you away to your romantic rendezvous of choice. All in one neat trouble-free escape plan from Star Cruises.

Cruise Packages

• SuperStar Virgo (ex-Singapore) From USD 240/pax* Ports of call: Singapore - Langkawi - Phuket - Maleecca - Kuala Lumpur (Port Klang). 3D/2N, 4D/3N & 6D/5N cruises available. • SuperStar Leo (ex-Hong Kong) From USD 210/pax* Ports of call: Hong Kong - Sanya - Hainan Bay - Haikou. 3D/2N, 4D/3N & 6D/5N cruises available. • SuperStar Capricorn (ex-Thailand) From USD 195/pax* Ports of call: Bangkok - Ko Kut - Ko Samui - Ko Chang. 3D/2N, 4D/3N & 6D/5N cruises available.

For reservations, please call the following Star Cruises' Preferred Sales Agents: Great Ship Adventure Cruises Tel: 632-7445969 • Horizon Travel & Tours Tel: 632-3060260 • Infinite Travel Tel: 632-5215125 • Morning Star Travel & Tours Tel: 632-5261111 • Oltremare Tours & Travel Tel: 632-5212829 • Pan Pacific Travel Corporation Tel: 632-2436666 • Prudential Travel Service Tel: 632-9978315 • Rajah Travel Corporation Tel: 632-5238801 • Travel Unlimited Tel: 632-8927678 • Uni-Orient Travel Tel: 632-2433888. For inquiries, call Star Cruises' office at Unit 3B, Pacific Place Building, 539 Arzueta St. Ermita, Manila. Tel: 632-5216660/5268401. Fax: 632-5215637. Alternatively, you can log on to www.starcrui.com

On board activities and facilities vary from ship to ship and are subject to change without prior notice. *Prices are based on inside Stateroom, Quad-sharing, 3D/2N Cruise. Valid till March 2003 departures. Subject to Star Cruises' terms and conditions.

Cruise package includes:
• Extensive accommodation
• Complimentary meals a day
• Flexible dining options
• On-board entertainment
• Spa, gym, health club
• Child care center
• Business and leisure options

STAR CRUISES
The Leading Cruise Line In Asia-Pacific



RP, US sign military supply agreement

From page A1

ernment. The accord did not specify the nature of the "other deployments," and AFP officials declined to elaborate.

The agreement also shall apply during "other cooperative efforts" such as humanitarian assistance, disaster relief and rescue operations and maritime anti-pollution efforts within or outside Philippine territory.

No US bases

To appease critics who said the logistics agreement was a cover for the return of US bases closed in the early 1990s, the accord specified that no US military base, facility or permanent structure would be allowed.

Even so, the pact allows US forces to set up storage centers for supplies such as ammunition, food, water and fuel as well as support and services such as billeting, transportation, communications and medical services.

But the MLSA prohibits the transfer of major armaments such as weapons systems, guided missiles, naval mines, nuclear ammunition and warheads and chemical weapons.

Although the agreement will remain in force for five years, both sides are to review it one year before it expires for a possible extension.

Ople said the accord was an executive agreement that did not require Senate approval. "It is nothing but a set of administrative and accounting procedures for the exchange of logistics supplies as may be needed between the two armed forces," he said.

He said it would facilitate the transfer of some US military equipment to the Philippines at the close of joint training exercises, including about 200 trucks for Filipino troops who are "in dire need of equipment of this kind" as they pursue the Abu Sayyaf bandits in Western Mindanao.

After meeting with Ople, Ricciardone told reporters that the MLSA would not pave the way for the return of US bases in the country or prolong the presence of American troops here.

Silly, tendentious

He described as "silly" and "tendentious" such allegations, including concerns from some sectors that the deal would make the Philippines more vulnerable to terrorist attacks.

Ricciardone said the MLSA was

no different from agreements the United States had with 59 countries, including non-allies.

"I'll buy some gasoline from you, and you'll pay me with an aircraft tire. It's that kind of boring thing. It has nothing to do with bases. It will not lead to more US forces being here," he said.

During their rally at the US Embassy, the protesters distributed leaflets that warned that "the MLSA will make the Philippines a staging area, transit point and recreation spot for US troops in this dirty war" against Iraq.

The protesters carried "Junk MLSA Now" slogans and pictures of Iraqi mothers and their children.

Ople said the agreement was not concluded to coincide with US preparations for a possible war with Iraq.

Guingona, who earlier quit his

post as foreign secretary over differences with President Macapagal-Arroyo regarding the presence of US troops in the Philippines, has urged the government to allow the Senate to review the accord because of constitutional questions.

Guingona met yesterday with his aides to go over the MLSA document.

Provisions dropped

But provisions in an earlier draft allowing US forces to pick up supplies from the Philippines "in times of international tension, national emergency of either party or actual hostilities" were dropped from the final version. Guingona had objected to this provision.

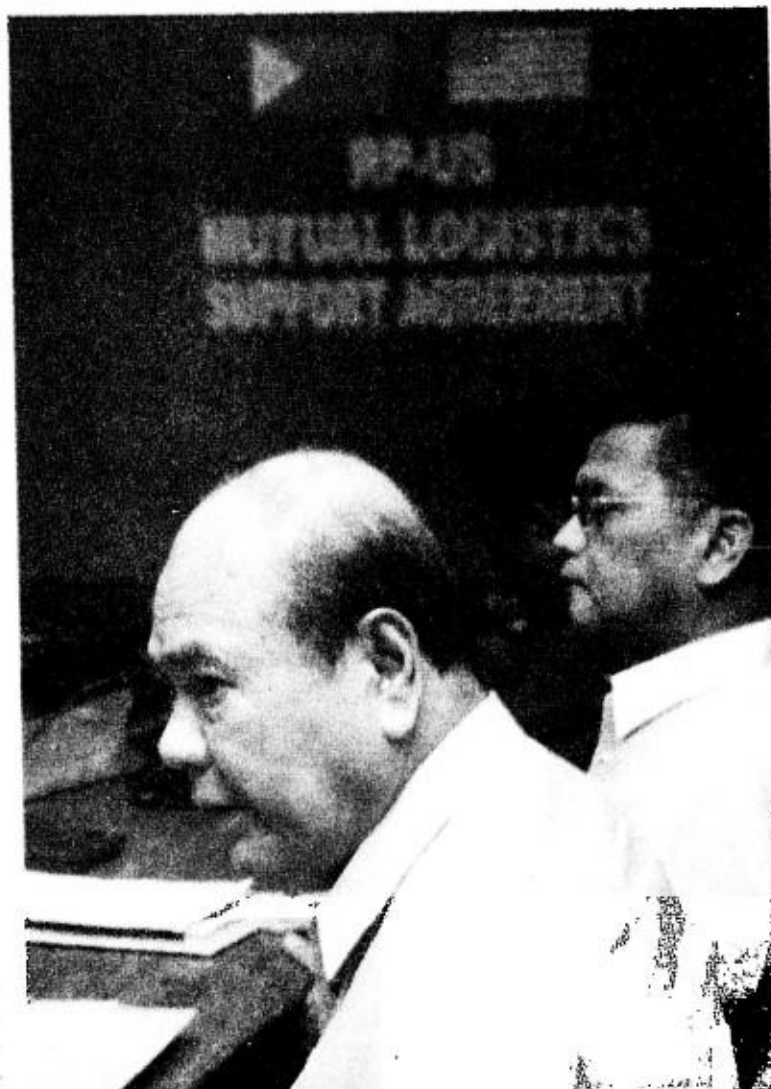
Also dropped in the final version was a provision that one of the parties may ask for logistic support "in times of peace . . . during operations and deployments outside the purview of the RP Mutual Defense Treaty, undertaken consistent with the UN Charter and agreed upon by the two parties."

This, Guingona had pointed out, would require the Philippine government to perform acts bilaterally with the United States, outside of its obligations to the United Nations.

The Department of Foreign Affairs said it was ready to defend the MLSA before the Supreme Court.

"There will always be people who will question its constitutionality, but we are always prepared to defend it," Foreign Undersecretary Lauro Baja said.

Press Secretary Ignacio Bunye



A MATTER of administrative and accounting procedures for the exchange of logistics, Foreign Secretary Blas Ople explains before the Senate defense committee the details of the newly approved Mutual Logistics Support Agreement.

said the MLSA was an executive agreement that did not need Senate ratification, adding that there were no "objectionable provisions" in the pact.

"I think the number of objec-

tions before by critics is that there be permanent basing rights. This is not so," Bunye said. *With reports from Dona Passibugan, Cynthia D. Balana, AP, AFP and Reuters*



A BOY joins left-wing activists during a rally against the possible US-led war on Iraq and the recent signing of a Mutual Logistics Support Agreement in front of the US Embassy in Manila.

Willie Villarama told to file formal charges against Nani

From page A1

House—Batanes Rep. Florencio Abad, Majority Leader Neptali Gonzales II, Misamis Oriental Rep. Oscar Moreno and Iloilo Rep. Rolox Suplico—described his exposé on Perez as speculative, *hilar* (half-baked), even downright *bakla* (gay).

They called on Villarama to name the supposed bribe giver and file charges against Perez with the Ombudsman.

"It's merely an allegation," Abad said in a phone interview. "It's not even an accusation because he gave no proof that directly links Secretary Perez to the bribery."

But Villarama's "allegation" cast doubt on the integrity of Perez and of the administration of President Macapagal-Arroyo, Abad said, adding:

"I really think it's necessary for the President to have this investigated so that if there is no evidence against (Perez), he can be cleared. Now there is a cloud hanging over his head, and considering the talk of corruption in the administration, it adds to the perception that this problem is real."

Malacañang dismissed calls for it to ask Perez to go on leave until the controversy was settled.

"There is no basis for taking that action," said Press Secretary

Ignacio Bunye, who pointed out that Villarama had "not come up with definite information" on Perez's supposed role in the bribery and had offered only "information from third-party sources."

Bunye also said Villarama should stop "grandstanding in the media."

In his speech Wednesday before the Philippine Insurers Group, Villarama read his reply letter to Rama supposedly explaining his Nov. 12 blind exposé at the House about a "million-dollar" Cabinet official. But he stopped short of saying that it was Perez who received the \$2-million bribe.

Villarama also said his exposé was different from that of Sen. Panfilo Lacson, who had alleged that \$14 million was paid to Perez in exchange for endorsing a power contract with the Argentinian firm Impsa.

Malacañang said the other day that this contract was approved during the term of President Joseph Estrada.

Joker challenged

The detained Estrada yesterday challenged the Senate blue ribbon committee—now chaired by Sen. Joker Arroyo, one of the prosecutors at his impeachment trial—to open an inquiry into the

allegation against Perez.

He said in a phone interview that the committee should look into the matter in the way Arroyo and other members of the 11th Congress heard then Ilocos Sur Gov. Luis Singson's "Juetengate" exposé against him.

Estrada said he made the dare because he was willing to testify before the Senate on the "\$14-million bribe offered" to him for the approval of the Impsa contract when he was still president.

He went on to deny that the deal was approved during his term, saying the contract was signed by the Macapagal administration "two days" after he was ousted from office.

He said then Finance Secretary Jose Pardo could confirm that the contract was not considered for approval because it entailed a government guarantee—an arrangement supposedly unacceptable under his policies.

Estrada wondered aloud why Arroyo had yet to schedule a public hearing on the issue.

"I was then offered a \$14-million bribe," he said. "I will tell the rest of the story once I'm allowed to testify at the Senate."

Lacson has filed a resolution calling on the blue ribbon committee to investigate Perez, saying he had documents supporting

the bribery allegation.

Arroyo, however, invoked inter-chamber courtesy and said his committee might just form a sub-committee to look into the matter.

"Let's see how it goes, but the House is not very happy with the Senate trying to hear this," he said. "The House said it's their problem. Therefore, they should be the one to hear it."

Arroyo also said Villarama could be requested, but not compelled, to appear at a Senate inquiry.

In Tacloban City, Sen. Aquilino Pimentel Jr. said Estrada should be asked to help shed light on the controversy.

"I understand that it was during (Estrada's) incumbency that there was an attempt to bribe the administration into approving the contract in question in the amount of \$14 million," he said.

Pimentel said a Senate investigation should not only focus on the alleged \$2-million bribery but also try to trace where the remaining \$12 million went.

Asked whether Perez should resign, Pimentel said: "It's up to him. It's a matter of *delicadeza*, and *delicadeza* is personal. You cannot teach people *delicadeza* if they don't have it."

He also noted that Perez "serves at the President's plea-

sure," and that it was "her call" whether the justice secretary should go or stay.

No ground to proceed

Rama said the PAGC could not investigate Perez based on Villarama's reply letter to an earlier formal request for information on the "million-dollar" Cabinet official.

"For one, he didn't file a complaint," Rama said. "Also, he was just citing 'unverified information coming from reliable source.'"

Rama also noted that while Villarama attached a copy of his Nov. 12 privilege speech and photocopies of bank documents, "we cannot proceed on the basis of these papers."

And Villarama cannot invoke parliamentary immunity should Perez sue him.

According to Senate President Franklin Drilon and Majority Leader Loren Legarda, statements made outside the halls of Congress and beyond the privilege hour are not covered by immunity.

Drilon said Villarama had "to back up his charges and face the consequences of his act."

But Drilon added that Villarama's decision to name Perez was welcome as it effectively cleared the other Cabinet officials, and that Perez should take it as an op-

portunity to face his accuser.

Moreno described Villarama's speech as "neither here nor there" and "speculative."

"It's like it was meant to destroy (someone), not really to expose corruption," he said. "It's like a game—throwing punches but (with) no direct accusation."

Abad, president of the Liberal Party of which Ms. Macapagal is honorary chair, said the controversy was "properly the concern of the Executive" because Perez was a Cabinet official perceived close to the President and secretary general of the ruling Lakas.

Gonzales said it was a "very difficult" situation for the President. "I'm sure she is not insensitive to what's happening, and if there is evidence (against Perez), I'm sure she will do the right thing," he said.

Moreno said the next move would be for the bribe giver to testify against Perez.

Abad said Villarama should finish what he started: "He brought himself to this trouble, he should now reveal all. Before, he was just ankle-deep in this controversy. Now half of his body is buried, and he might as well get soaked and tell everything he knows." *With reports from Volt Contreras and Cynthia D. Balana in Manila; Joey A. Gabieta, PDI Visayas Bureau*

Perez strikes back, orders NBI to probe drug links

From page A1

"check whether the remittance, which originated from Uruguay, came from the drug cartel in South America and is being laundered in Asia."

"Likewise, kindly check with Interpol if there is drug money in Uruguay," he added. "The reason I ask is that there is no possible reason to remit money from Uruguay, if ever there really was money, other than the possibility of money laundering by the cartel."

Wycoco said the NBI would check "if there is a way to find out that the money originated from Uruguay (as claimed by Villara-

ma) before it ended up in an account with Coutts Bank in Hong Kong."

"If it becomes necessary, we will follow (the trail from) Uruguay to the Cayman Islands and to Hong Kong," he said.

Wycoco assailed Villarama for claiming that the Department of Justice and the NBI had failed to investigate his exposé.

"Untrue," Wycoco said. "I formed a four-man team to check the allegation as early as Friday last week. I did not announce it because there was no social redeeming value in doing so."

He said the team from the bureau's Anti-Graft Division led by

chief agent Justo Yap was checking on the veracity of the two-page bank document that served as basis for Villarama's exposé.

"There will be no whitewash. It is our duty to investigate these things," Wycoco said.

'Persecution'

Jimenez refused to discuss the alleged bribery and his brushes with Perez over the extradition case. But he assailed Perez for supposedly persecuting him.

"As a secretary of justice, he should be the model for restraint, but his practice of accusing peo-

ple does not stand well in the judicial community," Jimenez said.

He said Perez had prejudged his extradition case: "I am not convicted. I am just accused of giving political contributions (to the US Democratic Party). But he is already showing my jail. He even said I would be jailed for 100 years."

Jimenez said his family was distressed when Perez showed reporters a city jail where he would supposedly be lumped together with inmates afflicted with skin ailments because of the cramped condition there.

"As head of the DOJ, he should have more restraint," the law-

maker said.

Jimenez denied Perez's statement that he might be behind the "demolition job" against the DOJ chief because of his extradition case.

He expressed admiration for Villarama's "moral crusade against graft and corruption."

"(My) relationship (with Villarama) has always been professional," Jimenez said in a statement. "He's no puppet. If Secretary Perez is used to the Machiavellian style of puppetry, certainly (Villarama) is not a member of his league."

House Majority Leader Neptali Gonzales and Deputy Minor-

ity Leader Rolox Suplico, who both supported Jimenez in the extradition case, said they had not seen him for at least three weeks.

Jimenez had made himself scarce since Villarama made his blind exposé.

But Jimenez hinted yesterday that he would have more to say in the future. "I have not been seen in Congress because I am in the process of studying my position with respect to these allegations and counter-allegations between Congressman Villarama, Secretary Perez and Senator Lacson," he said. *With a report from Philip C. Tubeza*

CASH FROM NEW YORK,
RIYADH, LONDON,
NOW ONLY MINUTES AWAY.

WESTERN UNION MONEY
UNION TRANSFER

The fastest way to send and receive money worldwide.

SUERTRES

SIX DIGIT (In exact order)

4 0 0 3 6 1

SUPERLOTTO 6/49

6 14 17 23 39 48

SPORTS

Editor Al S. Mendoza • Assistant Editor Edwin M. Villanueva

RP Youth tops Bohol meet

THE RP Youth-Burlington team got back at Salazar Institute of Technology, 82-75, to capture the 3rd National Junior basketball championship title at the New Calape Cultural Center in Calape, Bohol recently. Prolific Mike Lindaya erupted for 23 points while ES Fernandez backed him up with 16 markers as the youth players dominated the SIT cagers from start to finish.

NBA ROUNDUP

Celtics clip Nets; Lakers lose anew

BOSTON—Tony Delk and Shammond Williams each scored 21 points to lead the Boston Celtics to a 96-79 victory over the New Jersey Nets on Wednesday night in a rematch of last season's Eastern Conference finals.

Delk went 6-for-7 from 3-point range, and Boston made 14-of-25 from the arc to snap a two-game losing streak. Paul Pierce had 18 points and 13 rebounds, while Antoine Walker added 16 points, in the first game this season that neither led Boston in scoring.

Jason Kidd scored 19 points and Dikembe Mutombo had 13 rebounds for the Nets, who scored just 14

points on 4-for-22 shooting while giving the game away in the third quarter.

Spurs 95, Lakers 88

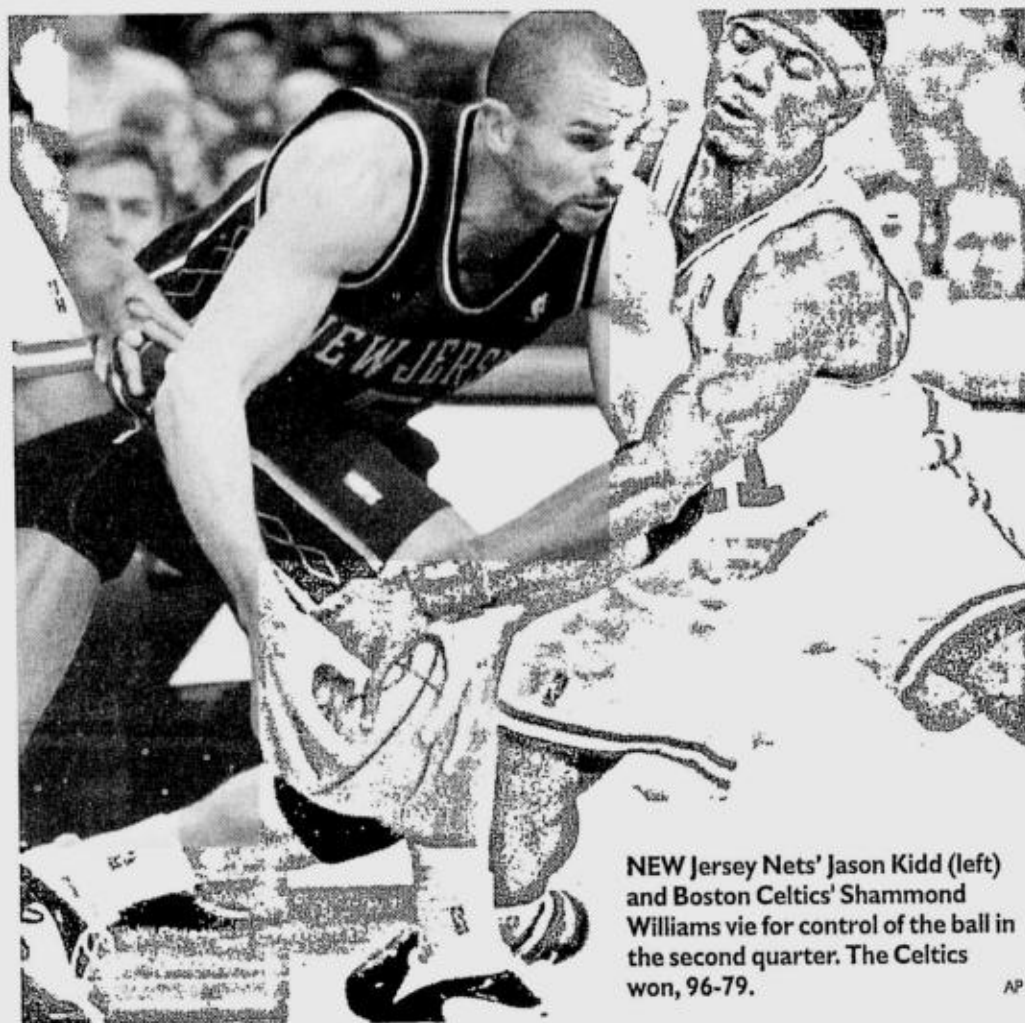
In San Antonio, Stephen Jackson scored a career-high 28 points, including eight 3-pointers, as San Antonio overcame an early shooting slump to beat Los Angeles.

The Spurs made only one of their first 19 shots from the field and fell 12 points behind in the opening period. But Jackson came off the bench and made three 3-pointers late in the quarter to start San Antonio's comeback.

COMPLETE RESULTS
Indiana 97, Toronto 95; Detroit 79, Miami 68; Boston 96, New Jersey 79; Minnesota 103, Atlanta 93; San Antonio 95, LA Lakers 88; Utah 96, Denver 79; Philadelphia 95, Memphis 88; Golden State 100, Chicago 94; Sacramento 93, LA Clippers 89; Portland 98, Orlando 84. Reuters

Shaq back vs Bulls

SAN ANTONIO—Shaquille O'Neal plans to make his season debut for the Los Angeles Lakers on Friday night at home against the Chicago Bulls. The All-Star center, who had surgery on his arthritic right big toe in early September, is scheduled for another checkup by team doctors on Thursday.



NEW Jersey Nets' Jason Kidd (left) and Boston Celtics' Shammond Williams vie for control of the ball in the second quarter. The Celtics won, 96-79.

Blu trips Cheeseball-Shark

GAMES TOMORROW
(Tarlac State University Gym)
2 p.m.—Welcoat vs Montaña
4 p.m.—Dazz vs Blu All-Purpose

By Dennis U. Eroa

THE BACKCOURT duo of Lou Gatumbato and Aris Dimaunahan towered as Blu All-Purpose subdued Cheeseball-Shark, 67-63, last night and forced a three-way tie for second place in the PBL Challenge Cup at the Makati Coliseum.

Dimaunahan and Gatumbato made the crucial plays as the Detergent Kings notched their third win in four games and joined Montaña and LBC-Batangas in second spot.

Cheeseball-Shark absorbed its fourth straight setback after beating tallender Sunkist in its first game.

The game was tied at 63-63, when Gatumbato beat the Cheeseballs defense with a coast-to-coast drive. Dimaunahan then made it 66-63 following a split and then preserved the win with a steal.

Mark Magsumbol and Francis Sanz kept Cheeseball in the thick of the fight. The Cheeseballs, however, lost steam in the homestretch.

In the first game, Dino Aldeguer celebrated his return from a one-game suspension on a triumphant note as ICTSI-La Salle downed

John O, 77-72. Aldeguer didn't figure prominently in the scoring parade but made eight assists which kept ICTSI's offense in full throttle.

James Yap bounced back after a miserable show against LBC when he pumped a triple and a layup in the dying minutes as the Archers repulsed the rallying John O dribblers.

Scores:
ICTSI 77—Cardona 16, Franco 14, Yap 11, Sta. Maria 10, Dacia 10, Uy 7, Yeo 4, Aldeguer 3, Sharma 2, Manalo 0, Johnson 0.

JOHN O 72—Calimag 14, De Ocampo 13, Napa 12, Macapagal 12, Salvador 6, Cruz 6, Ferrer 3, Olaguer 2, Cole 2, Cayabyab 2, Bat-Og 0.

Quarters: 14-21, 40-48, 54-55, 77-72.

Team fumes after 115-2 loss

By David Eggert
AP Writer

DETROIT—A Michigan high school girls' basketball team is seething after it was beaten 115-2, while the winning team claims it tried hard not to run up the score.

Everyone expected Walkerville High School to beat Hart Lakeshore Public Academy, a school with only 50 students whose team hadn't won a game this season. But the final score from Tuesday night's playoff game incensed Lakeshore academic director Steve Hamilton.

"To me, if you run up the score like that, you have to answer for yourself," he said. "I have my doubts about a school that would go

and run up a school by 100 points."

Walkerville contends that it played girls brought up from junior varsity and freshmen teams. The team also says it didn't press on defense, which it normally does, and backed off from going for the state record for points in a game (151).

"What do you tell our girls? Not to play?" Walkerville athletic director Ron Stoneman said. "It had the potential to be really, really bad."

Walkerville coach Steve Kirwin said his school doesn't schedule teams like Lakeshore in the regular season. But during the playoffs, "you play who they tell you to play."

By halftime, Kirwin said, three girls hadn't scored. So he said only they could shoot.

San Mig tackles Talk N Text

GAMES TODAY (PhilSports)
5:30 p.m.—Ginebra vs Alaska
7:30 p.m.—Talk N Text vs San Miguel

SAN MIGUEL Beer and Talk N Text will try to break their ties at third place when they square off today in the Selecta PBA All-Filipino Cup at the PhilSports.

Both holding identical 3-2 slates, the Beermen and the Phone Pals clash at 7:30 p.m. in a hope to move a step closer to the quarterfinal round where Red Bull and Coca Cola are the frontrunners.

Barangay Ginebra and Alaska Milk also part ways in the first game at 5:30 p.m. with both teams trying to score a fourth win in seven games.

The Beermen is expected to have a hard time dealing with the tall Phone Pals who will be led once again by Asi Taulava, although SMB will have an edge in the wings through Danny Ildefonso and Nic Belasco.

However, Talk N Text will be more mobile with the presence of speedy pointguards Felix Belano, Patrick Fran and Gilbert Demape.

Marc Anthony Reyes

Badge of honor

SPECTATOR

Al S. Mendoza



WE sometimes skip gatherings against our will. Something crops up and you are forced to skip one party that you are not supposed to miss. It's like you are set to have dinner with Robert S. Jaworski and Vicente Sotto III, both honorable senators of the republic, to discuss ways to alleviate the plight of our athletes. By a force more powerful than fate itself, you cancel it at the last minute because a family matter butts in. Or your boss tells you to stay for an emergency meeting to discuss the newspaper's new format.

You think canceling the dinner with Jaworski and Sotto is justified?

We don't know anymore which is which, what is right and what is wrong.

How pressing is pressing?
How important is important?

How urgent is urgent?
There was this luncheon that I should have attended. I skipped it and so, I missed seeing Leo Prieto. How can you afford to skip a party hosted by Leo Prieto? Among gentlemen, Leo Prieto is the most gentle of all.

Back in the old days, the departed Fred Luarca loved to engage Leo Prieto, then the PBA commissioner, in debates. Fred wrote an ascerbic sports column in the '70s and it was his passion to continually take pot shots at Leo Prieto's management style. During PBA parties, Fred, beer bottle in hand, would ap-

proach Leo Prieto and raise issues animatedly. Always, Leo Prieto would absorb Fred's verbal punches good-naturedly, consistently arguing his point with a ready smile.

I would have surely relished stories about those during the party and Leo Prieto would have relished them. Too bad I missed the occasion.

But I'm sure Leo Prieto understood. Through a man I respect so much, I sent word about a pressing engagement I could not skip—lest I was willing to live a life of solitude for the rest of my life.

Some people invite you for what you are. Leo Prieto invites you for who you are.

I don't belong to high society. I belong to the heart of Leo Prieto, who is part of high society. I may have "indianed" Leo Prieto, whose *adobo* snipes are truly incomparable. But his invitation I will always wear like a badge of honor.

Betting inside man pleads guilty

WHITE PLAINS, New York—A computer programmer admitted in court he was the inside man for a series of betting scams on horses that culminated with a \$3 million win from the Breeders' Cup last month.

He also implicated his two co-defendants,

who were his fraternity brothers in college.

Chris Harn, 29, of Newark, Delaware, told a federal judge Wednesday he used his job at Autotote, which handles most of the nation's racetrack and off-track betting, to manipulate bets during races.

In pleading guilty to fraud and money laundering conspiracies, Harn said he used one co-defendant's Off Track Betting account to place a Pick Six bet on the Oct. 26 Breeders' Cup "and later modified it so it would win."

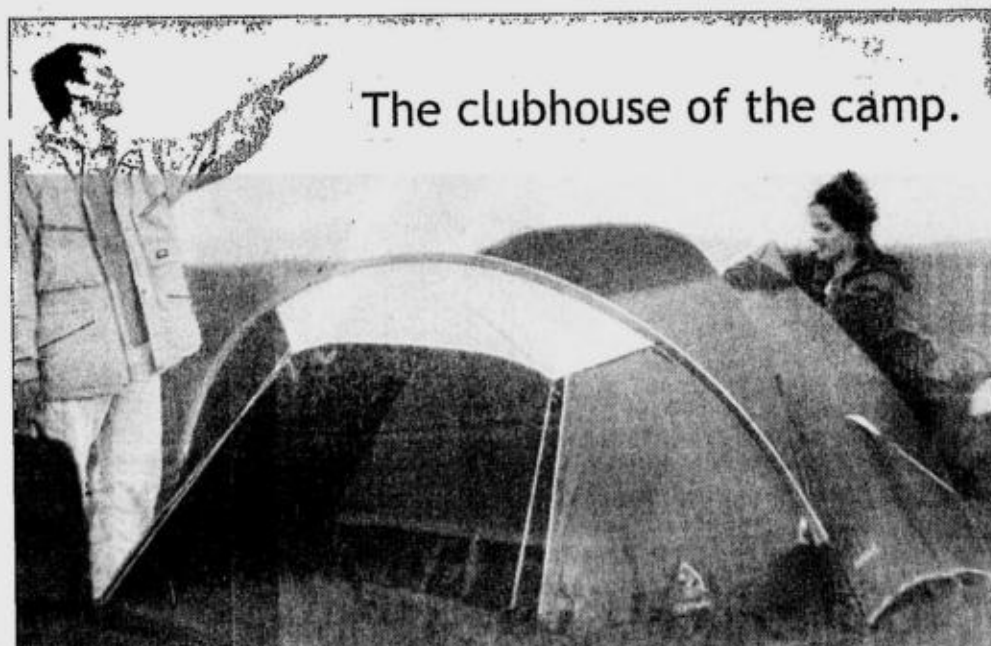
The wager — six bets costing a total of \$1,152 — immediately drew the scrutiny of authorities because of its unusual nature. The \$3 million was not paid, and an investigation was launched.

On a Pick Six wager, bettors try to select the winners in six consecutive races, but they usually choose different combinations to increase their chances of winning.

Hockey player killed

HUNCHEON, South Korea—A 21-year-old ice hockey player died this week after he was struck in the head with a puck during a game, officials at the International Hockey Association said Thursday.

Defense Choi Seung-ho of the Korea University team hurled his body on the rink in an attempt to block a shot with his body when a puck hit his chest during a Korean League match against Dongwon Dreams on Tuesday, they said.



The clubhouse of the camp.

The Campingaz Columba is an easy-to-erect, lightweight tent for four people. It is extremely practical with its considerable headroom, full-fly and full vestibule features. Its Weathershield System makes it virtually waterproof and comfortable even under extreme weather conditions. Together with Campingaz's compact and easy to use stoves and lanterns, you will leave nothing in the outdoors except maybe a statement.

CAMPINGAZ is exclusively distributed by Focus Global Inc., Pioneer cor. Reliance St., Mandaluyong City 1550. For dealership and corporate inquiries, please call 634-8587. Coleman Stores-2F Expansion Mall Robinson's Galleria, tel. no. 632-9145. SPT Magallanes, Level 5 Bldg. B, tel. no. 634-0648. Park Square I, Ayala Center Makati, tel. no. 895-9019. Adjoining Town Center, tel. 850-7854. Storefronts: Ace Hardware, Bonaparte Corp., Provincial Outlets Celso - Huzaga, Jewel Distributors, Baccold - Lopez's Mandalay, Bohol - Bohol Quality, Davao - JS Gasano.

GOODYEAR GOODIES GIVEAWAY!

FREE GOODYEAR FLASK for every purchase of 2 Goodyear Passenger Radial Tires or 2 Goodyear Fortera Tires

FREE GOODYEAR CAP for every purchase of 2 Goodyear Wrangler Tires or 2 Goodyear ULT Radial or LT Radial Tires

FREE GOODYEAR TOWEL for every purchase of 2 Goodyear Bias Tires or 2 Radial Medium Truck Tires

Promo good from November 16, 2002 to January 31, 2003
In all Goodyear Service & TyrePro outlets



GOODYEAR
One Revolution Ahead

www.goodyear.com.ph

Per DTI-NCR Permit #2229, Series of 2002

Traffic jam helps Arevalo win

Cebu Milo Marathon on Nov. 24

CEBU City will host the Milo Marathon on Nov. 24, one of the regional events leading to the 26th National Milo Marathon.

It will start and end at the Cebu City Sports Complex, with the starting gun to be fired at 6 a.m.

The 26th National Milo Marathon will be sponsored by Bayview Park Hotel, adidas, Cebu Pacific, Ford Philippines and the Department of Tourism.

According to Pat Goc-ong, Milo sports executive, Cebu is one of the first sites where a regional race of the National Milo Marathon was ever held.

In 1977, three years after it started, the Milo Marathon became a nationwide race with elimination legs held in five cities, notably Cebu.

Goc-ong, a full-blooded Cebuano, emphasized that Cebu has produced the most number of National Milo Marathon grand championship wins in the men's division.

In 1977, Exequiel Baisac, a welder and ex-boxer from Pardo, Cebu, grabbed the 42-K title with a record time of 2:41:36.

Roy Vence, also from Cebu, holds a total of six 42-K championships, the most by a single runner in the National Milo Marathon. He also broke the 12-year 2:25:16 record of Jimmy dela Torre in 1994, clocking 2:24:52.

In 1998, he broke his own record with a time of 2:23:52.

Highlighting the 12th regional elimination race of the National Milo Marathon is the 20-K run, which will serve as the qualifier for Cebu runners seeking slots in the 42-K grand finals to be held in Metro Manila on Dec. 8, less than a month from now.

The top three winners of the 20-K race, in both the men's and women's divisions, will compete in the 42-K Full Marathon, with all-expense paid trips to Manila and back.

They will join other regional winners who have earned the right to represent their hometowns.

Awaiting the Milo Marathon winners in Cebu are prizes consisting of P10,000 plus trophy for the champions in the men's and women's divisions, P6,000 plus trophy for the runners-up, and P4,000 plus trophy for the third placers of the 20-K elimination race.

MATCHES TODAY (Centercourt)
10 a.m.—N. Salvador vs A. Abadla
12 nn — J. Arcilla vs J. Victorino

By Marc Anthony Reyes

CZARINA Mae Arevalo showed disappointment over her quarterfinal opponent who failed to show up yesterday even as Johnny Arcilla expressed delight after a rousing victory over an unyielding Korean in the PCA Open at the Philippine Columbian Association indoor courts.

The 19-year-old Arevalo had no sweat breaking into the semi-finals after Petrona Bantay defaulted her match due to a terrible traffic jam around the PCA in Plaza Dilao, Paco, Manila.

But the walkover was well compensated by Arcilla's dramatic 7-5, 6-4 victory over Lee Chang Hoon which put the top seed into the final four and set him up against No. 3 Joseph Victorino.

Arcilla holds a 6-1 edge over Victorino in their head-to-head this year.

"I tried to engage him into long exchanges before attacking the net, because he has a serve and a net game,"

said the 22-year-old Arcilla, who banked on the Korean's errors late in the second set to wrap up the victory.

Indeed, Hoon hardly flinched even after Arcilla broke him for a 3-2 lead in the second set to excite the crowd. Instead, the Korean fought back and broke the Filipino No. 1 in the next game before holding serve for a 4-3 lead.

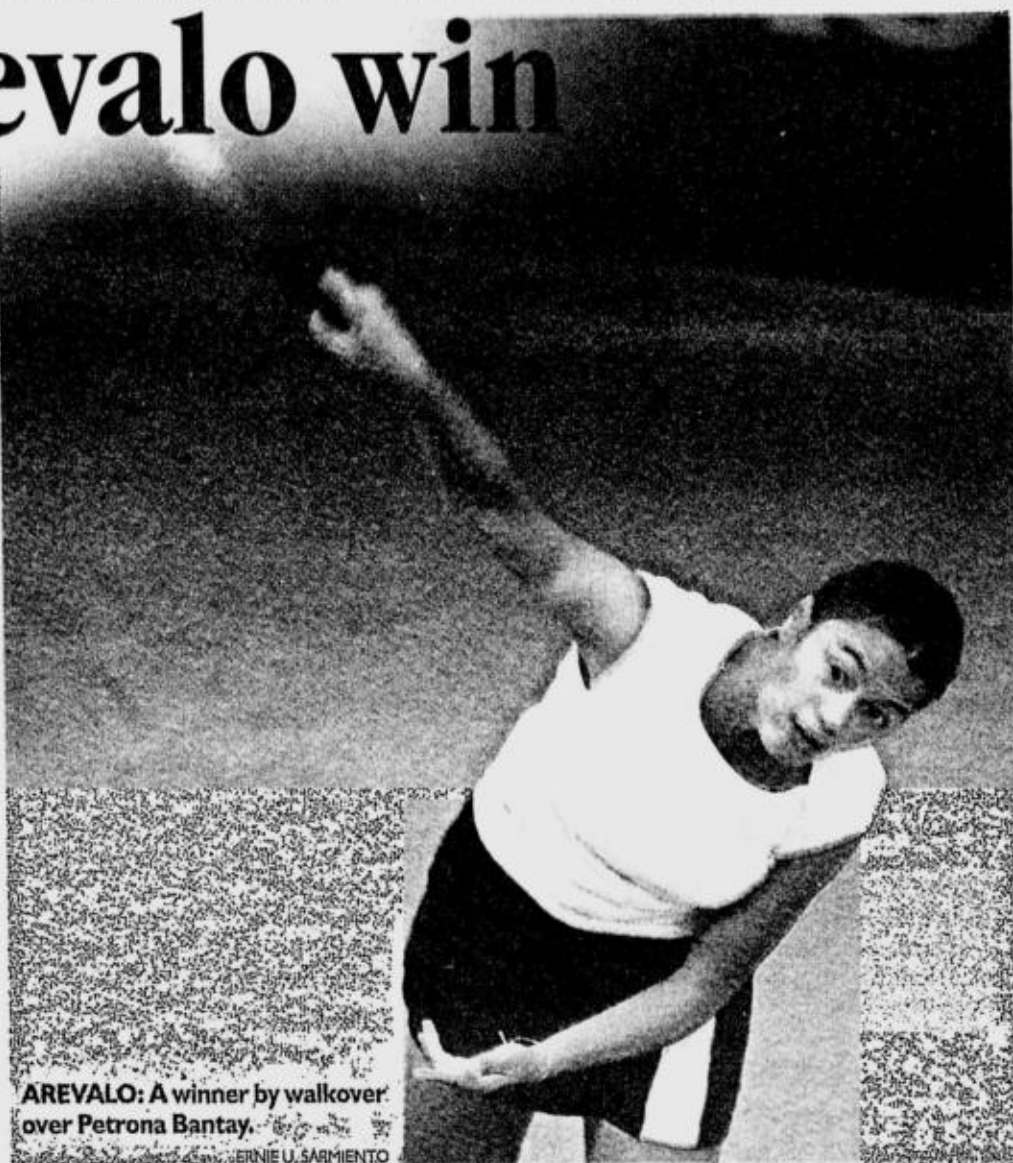
But Arcilla showed too much pride and painstakingly returned shots, waiting for the Korean to fall into a rash of errors, which was exactly what happened as Hoon slowly gave in to exhaustion.

Hoon's serves suddenly misfired and his forehand shots either went long or wide. Arcilla won the match with a cross-court forehand which Hoon tried to return but hit the ball high up to the gallery.

Victorino also victimized another Korean in Chung Eui-Hyun, 6-2, 6-3, while No. 2 Adelo Abadla thrashed Rolando Ruel Jr., 6-3, 6-2, to also advance to the final four.

Women's No. 2 Patricia Santos bested Ivy de Castro, 6-3, 6-3, to set a semis encounter with Korean Lee Min Hee, a 6-3, 6-1 victor over Charise Godoy.

Korean Kim Soo-Jin had an easy time dumping Alyssa Labay, 6-1, 6-1, to face Arevalo, whose two of three victories in this tourney were walkovers.



AREVALO: A winner by walkover over Petrona Bantay.

Bowling champ assured of P80,000

JUICY prizes are up for grabs in the ongoing 2nd METBC (Metro East Tenpin Bowling Club) Invitational Classic at the Q Plaza Bowling Center along Felix Avenue, Cainta.

Prizes include P80,000 for the champion, P30,000 for the runner-up and P15,000 for the third-placer plus trophies. There will also be a P50,000 prize and a ring for the perfect-game scorer.

Bowlers (men and ladies) with verified PBC or club average of 189 and below are eli-

gible to join the eight-game qualifying stage from Nov. 16 to 30. Handicaps will be given to both men and ladies, depending on the bracket where they belong. The handicaps range from 0-20 for men and 8-28 for ladies.

Bowlers can contact any of the following—Johnny (tel. no. 6467550), Steve (091753338109), Rudy (09193623451) or Puyat Sports Q Plaza (6460793)—for more information and reservations.

The top 64 in the qualifying round will advance to the semifinals, where eight slots are automatically allotted to lady bowlers.

The semifinalists will bowl a 10-game series on Dec. 1, with the top 24, which all have guaranteed prizes, playing 12 games on Dec. 2 to determine the three step-ladder finalists.

The second and third finishers will meet in a one-game match, with the winner facing the top finalist, who enjoys a twice-to-beat advantage, for the title.

Arceemak to sponsor Rotarian shootfest

ARCEEMAK Shooters Inc.—an exclusive gun club among members of the Rotary Club of Makati—will sponsor a shootfest for Rotary Districts 3810 and 3830 with non-Rotarian allowed to participate. Proceeds will go to the

Rotary polio plus and anti-TB campaign which is a worldwide project of the Rotary Club International.

The shootfest is on Nov. 23 at the Security Escort Battalion Range of the Philippine Army,

Fort Bonifacio. Registration is from 7 a.m. to 9 a.m.

Hosting the event are Frank Chavez, Ed Rojas, Gani Buenaflor, Wash Lou, Johnny Carlos, Lito Hernandez, Peter Manzano and Dante Aguila.

SPORTSTV

Compiled by Lorenzo Manguiat

GOLF: LPGA First Union Betsy King Classic at 3 p.m. on ESPN

LPGA Bank of Montreal Canadian Women's Open at 2 p.m. (r - 10 p.m.) on Star Sports

BOXING: Friday Night Fights at 9:30 p.m. on ESPN

TENNIS: ATP World Team Championship 2002 at 11:30 a.m. (r) on Star Sports

MOTOR SPORTS: 2002 F1 Highlights - Italian Grand Prix at 9 p.m. on Star Sports

shine.

Rosales, Delasin play

By Jong Arcano

Truck Challenge at Global City

AN EXCITING race of massive proportions await off-road aficionados today with the staging of the 4th and final leg of the Tough Truck Challenge 2002 at the Global City.

Also known as the Caltex Delo 4x4 Extreme Challenge, the highly successful event, which had record-breaking stops in Davao, Mangima, Bukidnon and Cebu, will finally crown the season's Driver (Off-Roader) and Best Team of the Year.

"It's anybody's race today," said the organizing National Association of Filipino Off-Roaders president Ramon To-ong of the final leg, which is offering P300,000 in both cash and in kind.

The race is presented by Fort Bonifacio Development Corp., Goodyear Philippines and Tide, with 199 Off-Road house and Ride/Campershells as gold sponsors.

"We are happy that we have attracted a lot of participants from all over the Philippines," said Brian Diaz, president of the final leg's host, the Manila Off-Road Inc. (Mori).

ALREADY assured of at least \$8,700 (about P460,000) each, Jenny Rosales and Dorothy Delasin train their guns on bigger paychecks when they battle the best of the LPGA Tour in the season-ending ADT Championship starting today in West Palm Beach, Florida.

The event to be played at the par-72, 6,485-yard Trump International Golf Club is exclusive to the Top 30 money winners of the LPGA Tour.

While Rosales made it safely as the 29th qualifier with winnings so far of \$331,512, Delasin got her berth by sheer luck. Delasin is actually No.31 in the roster but got the last berth when Hee Won-Han of Korea withdrew.

Rosales and Delasin will be the first players teeing off for the \$1.5 million tourney with

Rosales paired with the long-hitting Laura Davies of England and Delasin with the fast-rising Patricia Leebou of France.

Rosales has brought to Florida his long-time coach, Bong Lopez, in a bid to put the perfect icing to her best showing so far in three LPGA seasons. The two joined the VIP Party last night hosted by Donald Trump and graced by Annika Sorenstam and Karrie Webb.

"Jenny's swinging and hitting the ball well in practice. She's definitely ready to challenge the big names," said Lopez.

Meanwhile, unlike her younger sister, wedding-bound Gerald Rosales will have to work hard for his money in the \$1.5 million BMW Asian Open in Taiwan.

Gerald is one of only two Filipinos in the star-studded tourney which features the biggest names in European golf as well as American ball-basher John Daly. Also competing is Danny Zarate.

'Bakbakan' stagfest today

THE CHAMPIONSHIP of Bakbakan National 7-Tag Derby 2002 will start early this afternoon at the Araneta Coliseum, with 50 entries fighting it out for the top prize of P3 million. Dubbed as "the mother of all stag derbies," Bakbakan is being presented by National Federation of Gamefowl Breeders together with Progressive Conditioner Concentrate and Calif Manna.

Seven entries racked up five straight victories after two days.

These are Highblood II and GAP from Pagba Group, Benhur Joeben from Migba, Scorpio and Sagupaan Mite Free from GFBAN and CVGBA Fly High II of Cagayan Valley Gamefowl Breeders Association.

Trailing closely with 4.5 points are Scepter Valley, RT 114 PC, Goldwin ACL, SBJ Mexico, Mantiw, GLD Farm and Firefly Binangan.

A total 233 gamefowl breeders from Luzon, Visayas and Mindanao saw action, making the biggest gathering of prominent breeders.

Thanksgiving race on Sunday

THE MANILA Jockey Club Inc. and the Philippine American Guardian Association will hold the Philippine American Thanksgiving Race on Sunday at the San Lazaro Hippodrome.

The race will be held for the benefit of indigent Amerasian children living in the country in time for the traditional Thanksgiving holiday on Nov. 28 (Thursday).

Pasay derby stakes P3.M

A CASH prize of P300,000 is up for grabs in Pasay City Cockpit's 4-cock derby at 7 p.m. tonight featuring 56 fights, with the full backing of sponsors Sagupaan Complexor 3000 and Sagupaan Mite Free.

day) as celebrated by Americans throughout the world.

"We are honored to be a part of this charitable project initiated by the Paga and are hopeful that such an undertaking would further strengthen RP-US relations in all fronts, including horse racing," said MJCI president and chief executive Alfonso Reyno Jr.

POC pit managers Oscar Gonzales, Eric dela Rosa and Butch Olan said the submission of entries is from 8 a.m. to 2 p.m. For particulars, please contact 843-1890, 843-1746 and 816-6750.

The Exnider-Orca Group will host the event.

BLAST FROM THE PAST

TODAY in 1990, Efren "Bata" Reyes beat Earl Strickland, 9-7, to win the one-on-one 9-ball challenge match in Osaka, Japan.

The Shape of Things to Come.

Suddenly, yesterday's girl is blooming into tomorrow's woman.

Her early years intersect with the beauty that's about to emerge.

Just like RADO.

Where tradition blends seamlessly with innovation.

No wonder, a RADO watch appeals to individuals across generations.

Choose a RADO, and see the shape of the future from the perspective of a great past.

We think in generations.

RADO
SWITZERLAND

RADO
SWITZERLAND

CERIX jubile

HIGH-TECH CERAMICS
SCRATCHPROOF SAPPHIRE CRYSTAL
ENRICHED WITH DIAMONDS
TRIPLE SAFETY CLASP MADE OF TITANIUM

GRAND SALE!

Open for inspection and negotiation sales

THE SITE

Valenzuela Exit
LAWANG BATO TEMPORARY EXIT
To Manila
To Baguio
NORTH EXPRESSWAY
EAST SERVICE ROAD
Valenzuela Exit
To Manila
To Baguio
NORTH EXPRESSWAY
EAST SERVICE ROAD

BJ Mercantile Inc.
(Former Intech Compound) Km. 19 Fuel Service Rd.,
North Luzon Expressway, Lawang Bato, Valenzuela City
For Inquiries, call: (02) 984-0278/79

KOMATSU PC200 LC-8 EXCAVATOR
Long Base/Wide

INGERSOLL-RAND
VIBRO-ROLLER

MITSUBISHI MG3-H GRADER

CAT D4E LGP DOZER

ISUZU 10W DUMP TRUCK

ISUZU 10W DROPSIDE

FUSO CANTER REF VAN

FUSO FIGHTER TRANSIT MIXER

Now, text Japan anytime – only with Globe!

hai!®

Finally! nw u dnt
feel so fr awy ü
hws lunch? txt me
wen ur dne- & ez
on d wasabi!

Introducing the freshest way to reach loved ones in Japan:
Globe's International Text Messaging.

Why save all your news for a phone call? Type in your message and send to **+81 <area code> <mobile no.>**

So for big things or small, the only distance is the one on the map.

Your loved ones in Japan must be registered to receive your text.
Advise them to call (0077) 236-30000 in Japan and register today.

P10.00 per message sent

For more information, contact the Globe
Customer Service Hotline at 730-1000 or
211 toll-free from your Globe Handyphone or
visit www.globehandyphone.com.ph

making great things possible **Globe**

■ Relief or suspension awaits Malate police station chief /A27

E-mail: pr_metro@inquirer.com.ph
METRO

Editor Louie C. Camino

■ Atienza suspension sought /A26

More Flight 585 'heroes' surface

By Philip C. Tubeza

JUST how many real heroes were there in the tragic Laoag Air Flight 585?

Philippine Coast Guard officials were privately amused after more than 10 fishermen stepped forward yesterday to claim they too saved some passengers of the Fokker plane that crashed at the Manila Bay last week.

Coast Guard authorities could only shake and scratch their heads because the number of "heroes" is still growing. It would be rude to turn away the new batch "heroes."

So PCG spokesperson Lt. Armand

Balilo said intelligence agents are checking the stories of the new claimants, who allegedly rescued passengers while on board boats named "Gift of God" and "Lucky Seven."

"We will have to validate these (claims) first because they would eventually be sent to the Palace," Balilo said.

On Tuesday, President Macapagal-Arroyo awarded fishermen Edgar and Crispulo Naga with P50,000 each at Malacañang for rescuing three of the passengers of the ill-fated Laoag Air Fokker-27.

The following day, seven fishermen came forward and said they also helped

in the rescue efforts.

Yesterday, that number climbed to more than 10.

Those on board "Gift of God" included Jun Cabalchera, 29; Virgilio Dequina, 40; Elboy Uliante, 20; Junny Padilla, 22; and Rommel Maldos, 29.

Fisherman Rey Pidel and four others were on board "Lucky Seven."

The Coast Guard is still verifying reports that fishermen on a blue boat also helped in the rescue effort.

Balilo said that the Nagas have confirmed the claims of seven other fishermen. Crispulo told the INQUIRER Monday

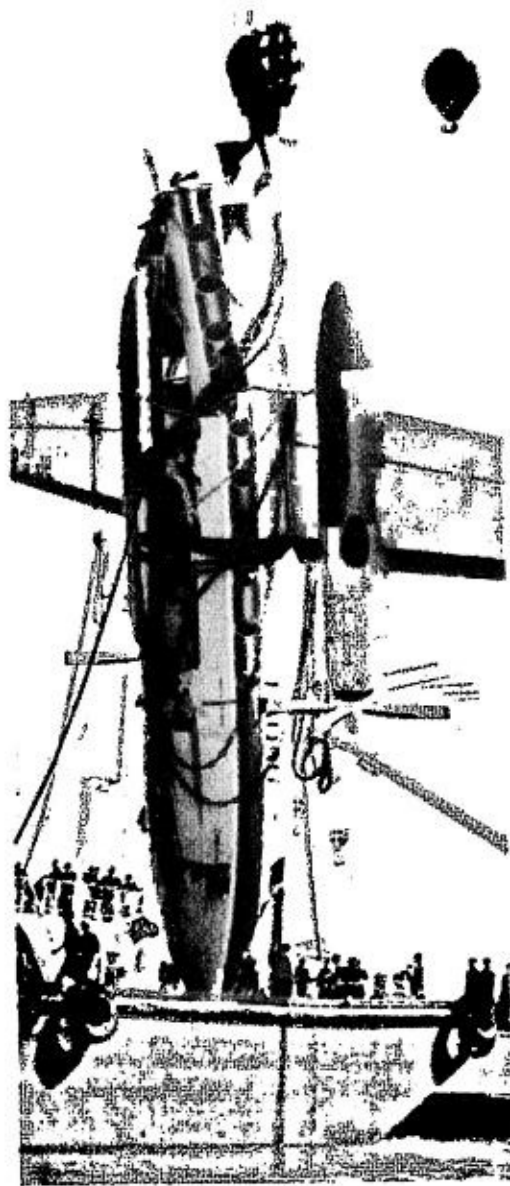
that fishermen on board five other bancas helped.

Of the 34 persons aboard the Fokker-27, 15 survived the crash.

Laoag Air has promised to give the Nagas new fishing nets, livelihood assistance, and scholarships for Elorde Naga, 12, and Rico Cayabyab, 15, who helped the two elder Nagas pull out live victims from the bay.

"Many more might come forward after that," Balilo said.

The new claimants, many of whom come from Tambo, Parañaque, approached PCG intelligence agents on Wednesday.



'HEROES' are coming out of the woodwork, claiming that they too helped in the rescue of passengers of this downed Fokker 27 plane. AP PHOTO

'Osang' raped?

By Alcuin Papa

WHO will prosecute the prosecutor?

A Quezon City prosecutor is in hot water after his 19-year old housemaid accused him of rape the other night in Quezon City.

Charges of rape were filed before Quezon City courts against Assistant City Prosecutor Antonio Lim, of 134 Matatag St., Barangay Central, Quezon City.

The other night, Lim's housemaid Osang (not her real name), appeared before Central Police District Station 10 in Kamuning to file the complaint.

According to a report filed by SPO4 Corazon Sandoval of the station's Women's and Children's Desk, the victim claimed Lim last tried to rape her at around 6 p.m. the other night.

The victim said she was asleep inside her room when the suspect allegedly entered and started to touch her private parts. He allegedly was in the process of raping her when the suspect's wife caught him in the act.

An argument ensued between the suspect and his wife and the victim ran out and immediately proceeded to the police station to report the crime.

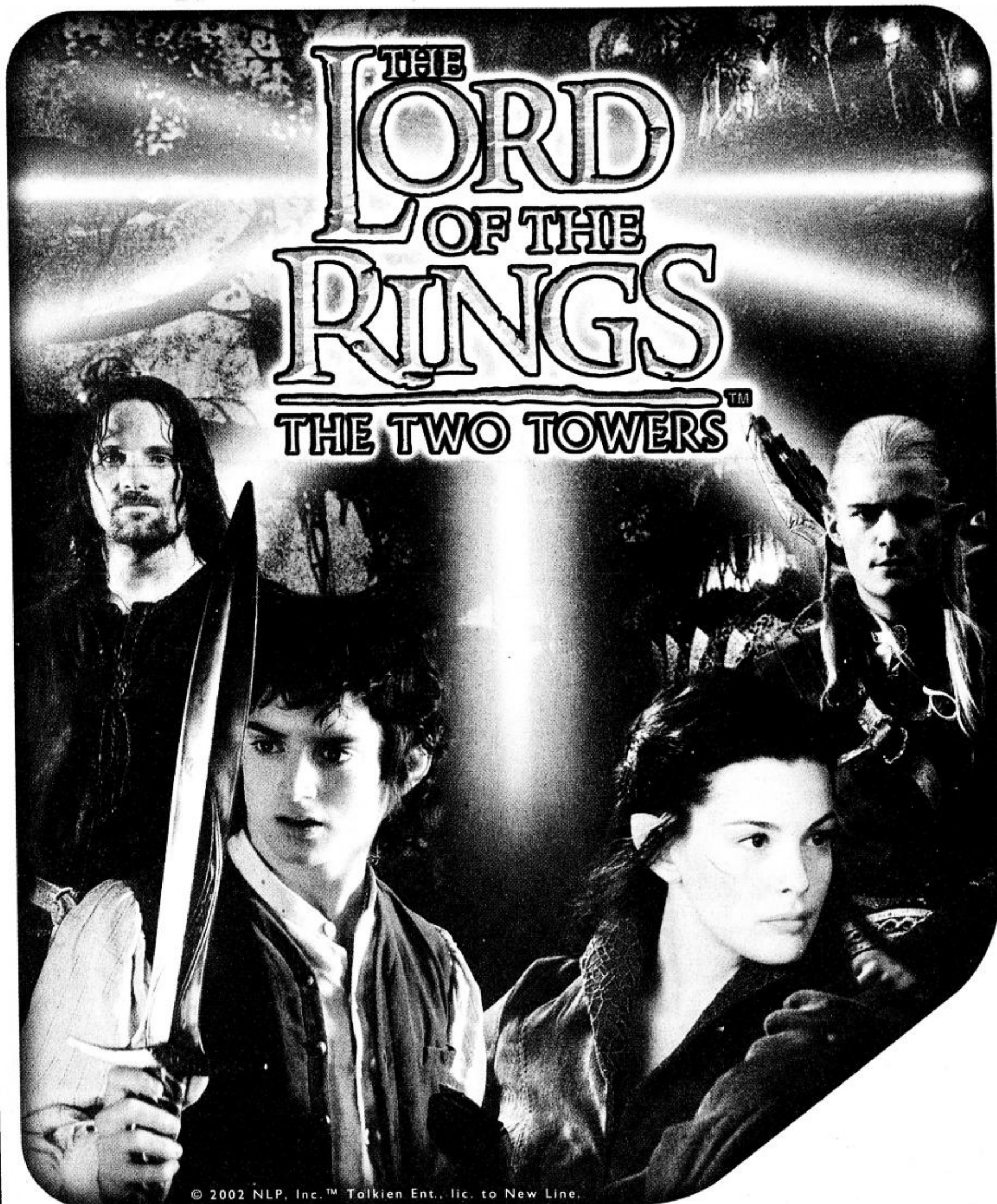
The victim told police that the first incident of abuse occurred last April 15 when the suspect's wife was abroad.

Meanwhile, Claro Arellano, chief city prosecutor, assured reporters there would be no whitewash during the investigation and inquest into the case filed against Lim.

Arellano also said he had advised Lim to file a leave of absence while the investigation is ongoing.

Administrative cases would also be filed against Lim, Arellano added.

Simply an offer you can't resist



SIM Swap your non-SMART SIM and get a free "The Lord Of The Rings" shirt!



SMART proudly presents "The Two Towers", the 2nd installment of "The Lord Of The Rings" series. To kick off this exciting adventure, SMART is giving away free shirts to SIM swappers. So hurry, visit any SMART Wireless Center, TSI outlet, or SMART Shockwave site to SIM Swap and claim your free shirt! Valid until Nov. 30, 2002 only.

Experience "The Lord Of The Rings" on your cellphone! Key in LOTR and send to 239.

SMART
Simply Amazing!

Powered by:
Information Gateway

For questions, comments, or concerns, you may call the SMART Hotline at 888-1111, send a text message to 888 (P1.00 per message sent in excess of the FREE TEXT allocation), e-mail us at customerservice@smart.com.ph, or visit the SMART Wireless Center nearest you.

SMART SHOCKWAVE
NATIONWIDE

SIM Swap now at any of the SMART Shockwave sites!

See flyers for details.

WAZZZ UP

MR. ROXY NO ENTRANCE FEE
PRYZM 801.7644

KOOLJACKS NO ENTRANCE FEE
HUYAT / PHYRIGIAN 525.1474

POWER SURGE NO ENTRANCE FEE
BROWNIE / MUSIC CIRCUIT 521.8143

STREETLIFE BLAKDYAK NOV.26
J. BROTHERS 936.9757

LIVE STATION FREEVERSE #44 WEST AVE., Q.C.
SOUND 373.5677

STAGE WALL ST. CUT THIS AD FOR A
CAINTA FREE APPETIZER 682.9359/761

MAJOR 7 NO ENTRANCE FEE
CITY BORN 890.4735

MP 3 NO ENTRANCE FEE
VERSE 2 522.0429

POWER ON BLAKDYAK NOV.28
PERFECT STRANGER (049)511.7268

HOOF IT W/ THE BAND 9PM: P150 W/ ONE
LIMITED FREE DRINK

EDITION NOV.29-FRI SESSION
COOL R&B DANCE PARTY DEC.6-FUSION

SEXBOMB DANCERS JOHN LAPUS DEC.13
W/ JAYA (082)225.8888

ANTON SINGS FIGURE 8 BAND
W/ JAYA (082)225.8888

FRIDAY, November 22, 2002 (12-987)

Rep. Rosales, mad, wants to see QC mayor

By Christine O. Avendano

AKBAYAN Rep. Loretta Ann Rosales yesterday said she would talk to Quezon City Mayor Jose Belmonte over the way Quezon City policemen cut through the path of a car she was riding in with her children late Wednesday night.

Rosales said that a police car blocked the red Honda Civic car that her daughter was driving along Mangga road in New Manila, Quezon City around 10:30 p.m. Wednesday.

She said that, along with her two children and a niece, they had just come from a relative's house and were bound for home when the police car blocked their way.

Three policemen, whose identities she failed to get, then emerged from the patrol car and one of them greeted her as she opened slightly the car door with the intention of getting out to see what was wrong.

"Congresswoman, *ikaw pala*," Rosales quoted one of the policemen as immediately saying to her.

The policeman then apologized to her as he explained that they were patrolling the area to prevent car theft incidents.

But while she told them she was for police vigilance against crimes, Rosales said she did not like the way the policemen had blocked their car.

"While I'm all out for vigilance, the police should show respect on the way they relate to citizens," Rosales said in an interview. "Vigilantism should not translate to aggression."

She admitted that the incident had "scared the daylight out" of her children.

OIL DEPOT ISSUE

Atienza suspension sought

By Jerome Aning

A MANILA councilor has asked Ombudsman Simeon Marcelo to suspend Mayor Lito Atienza for allowing the country's three big oil firms to operate at the Pandacan fuel terminal despite an ordinance shutting down the facility.

Councilor Benjamin Asilo made the motion as the Office of the Ombudsman continues to investigate Atienza for grave misconduct, conduct prejudicial to the best interest of the service and violation of Republic Act 6713, or the code of conduct and

ethical standards for public officials.

"The highly inflammable oil depots in the Pandacan site ought to have been out of that area by June 28, 2002 for the safety of the residents near the (facility)," Asilo said in his four-page petition dated Nov. 19.

Last August, the 1st district alderman asked the Ombudsman to investigate Atienza for entering into an agreement with Shell, Caltex and Petron.

Under the June 26 memorandum of understanding (MOU), City Hall gave the three firms permission to operate at the depot until the end of the year.

The oil companies are required to scale down their operations by dismantling several tanks, build a "green" buffer zone, and set up a common depot.

On Oct. 10, Director Mary Susan Guillermo of the Ombudsman's office's administrative adjudication bureau found "enough basis" to proceed with the case and found Asilo's complaint "appearing to be sufficient in form and substance."

Guillermo also included in the probe Manila's business promotion and development office chief Gerino Tolentino Jr., who issued the permits to the oil

firms, and Energy Secretary Vincent Perez Jr., who facilitated the MOU.

The MOU "modified" Ordinance No. 8027, which was passed by the City Council on Nov. 28, 2001 and supposed to take effect on June 28, 2002.

Asilo disputed Atienza's claim in the latter's counter-affidavit that the MOU was consistent with the true intent and spirit of the ordinance.

"The ordinance clearly stated that the oil companies cease and desist from (operating at the depot), not merely scale down," Asilo said in his motion.

The mystery and magic of Munti cell phones

How a lifetime prisoner duped 200 jobseekers from inside the New Bilibid Prison

By Christian V. Esguerra

WHERE do influential prisoners get their cellular phones?

A source at the New Bilibid Prisons in Muntinlupa told the INQUIRER yesterday that unscrupulous jail guards smuggle in the mobile phones and sell them to moneyed inmates.

This explains why Ivan Acedillo, 39, an illegal recruiter serving two life terms, managed to dupe more than 200 jobseekers using his cell phone, despite his being detained at the NBP's maximum security compound, the NBP source said.

Mobile phones are delivered to the inmates at night by a certain Nimfa alias "Taba" who is also believed to be peddling drugs at the NBP compound, the source disclosed.

"If you have the money, you can have (a cell phone)," he said. "Employees at the gate are the ones involved. If you're a straight (jail) guard, they will destroy you."

These employees, he said, run a "syndicate" that



"controls the personnel department, the gates, the superintendent, and even some from the director's office."

Ricardo Macala, Bureau of Corrections director,

yesterday confirmed that unscrupulous employees are behind the proliferation of smuggled cellular phones and even illegal drugs at the NBP.

"This could never happen without jail guards conniving with inmates," he said. "We're doing everything to clean up the system."

Acedillo has been on the NBP investigation division's watch list since summer, Macala said.

In a May 21 memorandum, Macala warned NBP superintendent Gregorio Agalo-os of reports that "a great number of visitors are still coming to see" the convicted illegal recruiter. The following day, Macala formed a three-man committee headed by lawyer Angelito Moreno to investigate Acedillo's alleged illegal activities.

Last Wednesday, Justice Secretary Hernando Perez ordered the relief of Agalo-os and Supt. Catalino Malinao, officer in charge of the maximum security compound, following the discovery of Acedillo's illegal recruitment activities with the use of his cell phone from inside his cell.

Fireworks from the poor

THE CHRISTMAS chill is here. Order of the season should be a bit of cheer, even for the most unfortunate.

But with the poor threatened by more hardships and man-made misfortunes, what has abounded instead are scathing remarks about people who run our government.

Take this one: If the President said everything "will be" done to save Meralco, why is not the same thing said to the urban poor?

Speaking of the electric power refund mess, nothing could be more electrifying than that statement from Manila Auxiliary Bishop Teodoro Bacani.

It hits the nail on the head, so to say.

It also solidly summarizes Bishop Bacani's fear that, despite its loud pronouncements, the government in reality is not pro poor.

"If there's anyone who should be saved, it is not Meralco but the poor public which has been the main victim."

This sharp observation was backed by another dig which said the so-called strong republic is strong only in protecting monopolies.

If GMA gets it hard and straight from the popular press, what more from the militant media?

For a sampler, permit us to quote excerpts from the main editorial of the second issue of Southern Tagalog Exposure, a committed, neatly edited magazine whose latest cover features Ferdinand Marcos and Gloria Macapagal Arroyo as

BARE EYE

Recab
Trinidad



Siamese twins.

Here: "GMA's Strong Republic can be equated to Marcos' New Society, its fascist character equated to Martial Law....The government's obvious following to US dictates are stirring the polarization of political forces, Marcos-style."

"The blatant human rights violations are not confined to the countryside alone. No thanks to GMA's declaration discounting the maximum tolerance of the Philippine National Police in rallies, the shields, truncheons, and water cannons are once again directed at the people like the riotous rallies of Martial Law."

"This could never be a picture of a truly strong republic. A society that is continuously stripping its people of their rights, that is sucking the life out of its people and its resources to feed the whims of foreign investors and the upper class of the social strata is not what the people need."

Well, with the sorry of state of life here, more hate fireworks are expected to be directed at Malacanang.

No promise of a holiday ceasefire, whatsoever.

'It's a sanitary landfill, not a dumpsite'

By Leila B. Salaverria

WHAT is so repulsive about the proposed P1.5-B garbage facility of the Metro Manila Development Authority?

Nothing, if you ask MMDA Chair Bayan Fernando.

The 2,000-hectare proposed facility would be home to a 500-hectare landfill, a material recovery facility and factories where paper, plastics, glass and metals could be recycled, Fernando said.

He said it would be virtually a whole community whose activities revolve around taking care of Metro Manila's garbage, which would be brought in on containers that run on the railways coming from Metro Manila and going to Southern Luzon.

Transfer stations for the garbage would also be built in the several Metro Manila cities where the railways pass through, making the transfer of garbage easier, Fernando added. The garbage containers would then proceed to the chosen Southern province.

Once the garbage arrives in the facility, it would be sorted mostly through mechanical means, he said, virtually eliminating the contact between garbage and humans. The recyclable materials would then be brought to the various factories in the area.

Of more immediate concern to Quezon residents and the officials is the smell of the landfill, and the sanitation problems it poses.



FERNANDO

But the MMDA chair has told Quezon officials that the smell of the garbage would hardly reach the towns because the landfill would be located in a sprawling facility.

The facility would also be subject to constant monitoring by the Department of Environment

and Natural Resources, he said.

Fernando has also repeatedly said that the proposed facility is not going to be a dumpsite, but a sanitary landfill.

So fears of a repeat of the Payatas dumpsite are unfounded, he added.

There would be no scavengers as well, he claimed, because the landfill would be covered with soil.

Industrialization has been the gist of the MMDA's campaign to convince Quezon province officials to give the green light for the project, and industrialization is hinged on the prospect of thousands of jobs for the province's residents, as well as a healthy income from the tipping fee that Metro Manila towns and cities would pay.

The landfill is expected to be operational for 35 years.



TIMELESS BATANES AT ROCKWELL
Starting today, Nov. 22 till Nov. 28, scenes from the country's northernmost province, Batanes, as seen through the lenses of photographers Manny Ang, Sonia Cruz, Fr. Romy Hitois, Boyet Varia, Eric Quison and Orly Punzalan, will be on display at the South Court, Power Plant, Rockwell Center, Makati City.



BENGUET ELECTRIC COOPERATIVE, INC.
Alapang, La Trinidad, Benguet
Tel. Nos. 422-110 • 422-2000
Fax Nos. 422-2848

INVITATION TO A PRE-QUALIFICATION CONFERENCE AND SEALED BIDDING

Interested parties are hereby invited to PRE-QUALIFICATION CONFERENCE AND SEALED BIDDING for the SUPPLY and DELIVERY of the BENECO'S LINE HARDWARE REQUIREMENTS for the YEAR 2003 on a STAGGERED DELIVERY basis.

The PRE-QUALIFICATION CONFERENCE will be held on **NOVEMBER 29, 2002 at 10:00 A.M.** at the 2nd FLOOR, BENECO BLDG., KM 4, LA TRINIDAD, BENGUET where the list of materials for bidding, the technical procedures of the bidding proper and other related matters will be discussed.

SEALED BIDS must be received on or before **DECEMBER 9, 2002 at 12:00 NOON** at the 2nd FLOOR, BENECO BLDG., KM 4, LA TRINIDAD, BENGUET. OPENING OF BIDS will be on the same date at 1:00 P.M.

The following must be submitted during the PRE-QUALIFICATION CONFERENCE: INCOME TAX RETURNS for the past 3 years, AUDITED FINANCIAL STATEMENTS and COMPANY PROFILE and LIST OF CLIENTS.

Only those present during the PRE-QUALIFICATION CONFERENCE and those who were able to submit their INCOME TAX RETURNS for the past 3 years, AUDITED FINANCIAL STATEMENTS and COMPANY PROFILE and LIST OF CLIENTS will be considered during the BIDDING PROPER. ISO-certified manufacturers are preferred.

BENECO reserves the right to reject any and all bids, waive any informality in the bids received and to accept such bid deemed most advantageous to the BENECO.



Republic of the Philippines
DEPARTMENT OF HEALTH
FIELD OPERATIONS
CENTER FOR HEALTH DEVELOPMENT NO. 1
ILOCOS TRAINING AND REGIONAL MEDICAL CENTER
City of San Fernando, La Union
PHIC Accredited Healthcare Provider

INVITATION TO PRE-QUALIFY & TO BID

The Ilocos Training and Regional Medical Center (ITRMC) hereby invites all interested suppliers to pre-qualify and bid for the following:

A. Supply and delivery of various Drugs and Medicines, Medical/Surgical supplies, Laboratory reagents & supplies, X-ray, Dental, Linen, Office, Laundry and Housekeeping supplies for the period January to December 2003.

A pre-bidding conference with Issuance of Bid documents will be held on **December 9, 2002 at 9:00 AM** at the ITRMC Conference Room, at which same venue the submission and opening of bids will be held on **December 16, 2002**.

Only pre-qualified bidders will be issued bid documents and allowed to participate in the bidding upon payments of a non-refundable fee in the amount of **FIVE HUNDRED PESOS (P500.00)**.

For further inquiries please contact (072) 888-58-64.

(Sgd.) ALEXANDER F. ALVIAR, MD, FPOGS
Chairman
Bids & Awards Committee

Amado Hernandez night

JOEL Torre, Ronnie Lazaro, Angie Ferro, Nanding Josef and Ysagani Ybarra will lead artists in reciting National Artist Amado V. Hernandez's poems at the Cultural Center of the Philippines tomorrow.

The presentation, "Panata sa Kalayaan: Isang Gabi ng mga Tula ni Ka Amado," will also feature Coritha with a forceful version of an original Becky Demetillo piece, "Kung Tuyo na ang Luha Mo, Aking Bayan" and Dong Abay of the band Pan in his musical rendition of the poem "Uod." Rock legend Jose "Pepe" Smith will accompany highly-acclaimed director Behn Cervantes. Mandalina-inspired sets will be by 4th Wall. The show is directed by Aureus Solito.

Due to strong public demand, Panata sa Kalayaan will be restaged tomorrow to accommo-

date a bigger audience at the CCP Tanghalang Huseng Batute. Show will start at 7 p.m. Admission is free. Call 421-1880 for reservations.

Hernandez, poet, journalist, political detainee and labor leader, led a colorful and inspiring life. Among his popular works are "Kung Tuyo na ang Luha Mo, Aking Bayan," "Isang Dipang Langit" and "Panata sa Kalayaan."

Conceived as the kick-off event for the year-long celebration of the artist's centenary next year, the project is spearheaded by the Amado V. Hernandez Resource Center (AVHRC) and co-sponsored by the Cultural Center of the Philippines (CCP), the Concerned Artists of the Philippines (CAP), and Sinagbayan in cooperation with the UP College of Arts and Letters (UP-CAL).



INVESTIGATORS believe that the fire that gutted this house in Ayala Heights, Quezon City, was caused by faulty Christmas lights adorning the house. A woman and her 13-year-old son were killed in the blaze.

RANDY HORMILLOSA

Cop shoots dead his live-in mate inside police station

By Nelson Flores

MANDALUYONG City policemen yesterday filed murder charges against a fellow law enforcer who shot and killed his live-in partner inside a police station early Wednesday morning.

Charged before the Mandaluyong City Prosecutors Office was SPO4 Pedro Ilao Jr., a Batangas City-based member of the Philippine National Police Traffic Management Group.

Police said Ilao himself was shot and seriously wounded by another policeman, PO3 Ricardo Lucero, after the suspect allegedly killed Helen De

Castro at around 2 a.m. Wednesday.

Investigation showed that Ilao and De Castro were taken to the Mandaluyong City Police Community Precinct 1 for allegedly breaking the peace in their neighborhood.

Their neighbors called up the police when the couple started fighting inside their Wonderland Townhouse unit on J.P. Rizal Street, Barangay Namayan, Mandaluyong, police said.

The neighbors told police that Ilao and De Castro were having a hard time since they decided to live together four months ago.

SPO1 Mario Rigner of the Mandaluyong City Police said PO3 Lucero was interviewing the couple when the suspect suddenly shot the woman with his .45-caliber pistol. Startled, Lucero pulled out his own gun and shot Ilao, triggering a brief exchange at close range, SPO1 Rigner said.

Lucero stopped firing when he saw Ilao bleeding on the ground.

De Castro was taken to the Our Lady of Lourdes Hospital where she died.

Police will also file administrative charges against Ilao, who is set to retire four years from now.

Mother and son, 13, die in QC fire

By Alcuin Papa

ARSON investigators are trying to determine the cause of the fire that claimed the life of a woman and her 13-year-old son in a posh Quezon City subdivision Wednesday night.

Investigators said Marilyn Valera, 40, and Marlou, 13, were killed in a fire that gutted their house on Lakandula Street, Ayala Heights Subdivision, Barangay Balara, Quezon City.

According to the Quezon City Fire Department's initial investigation, Marilyn was taking a bath on the second floor while Marlou was asleep inside his room on the first floor when the fire started at 9:11 p.m.

Marilyn's husband lawyer Gil Valera, said to be a Customs official, and their other son Patrick, were not home at the time, investigators said.

Arson investigators said the victims might have panicked when the fire started and when the lights went out.

Responding firemen managed to put out the fire after an hour.

The fire destroyed expensive fixtures and furniture worth millions of pesos.

A luxury van and a Volvo sedan which were parked in the garage were also lost in the fire.

Investigators have yet to determine the real cause of the fire, but witnesses said they saw sparks coming from the Christmas decorations adorning the house.

Relief or suspension awaits Malate police station chief

By Philip Tubeza

MANILA police chief Senior Supt. Pedro Bulaong yesterday said he is just waiting for the official report on the charges filed against Malate police station commander Supt. Manolo Martinez before he can decide whether to sack or suspend the embattled police official.

Martinez was charged Wednesday with direct assault, slight physical injuries, conduct unbecoming of a police officer, threats, and insulting a police officer, after he slapped PO2 Mariano Ruedas Tuesday.

Bulaong said he would "certainly act" once he gets the official report on the charges against Martinez from the Manila Prosecutor's Office.

Ruedas, of the WPD District Mobile Patrol Unit, alleged that Martinez slapped him twice on the left cheek and threatened him verbally at the Western Police District headquarters after Ruedas arrested Randy Garcia, 32, for urinating in public and driving without a license.

The station commander allegedly wanted

Ruedas to release Garcia.

But Martinez said Ruedas was trying to extort money from Garcia.

He said Garcia had called former Manila police chief Gen. Ernesto Diokno, who then talked to Ruedas through cellular phone.

"But he (Diokno) was given the run-around," Martinez said. "(Diokno) was our former police chief, he was insulted."

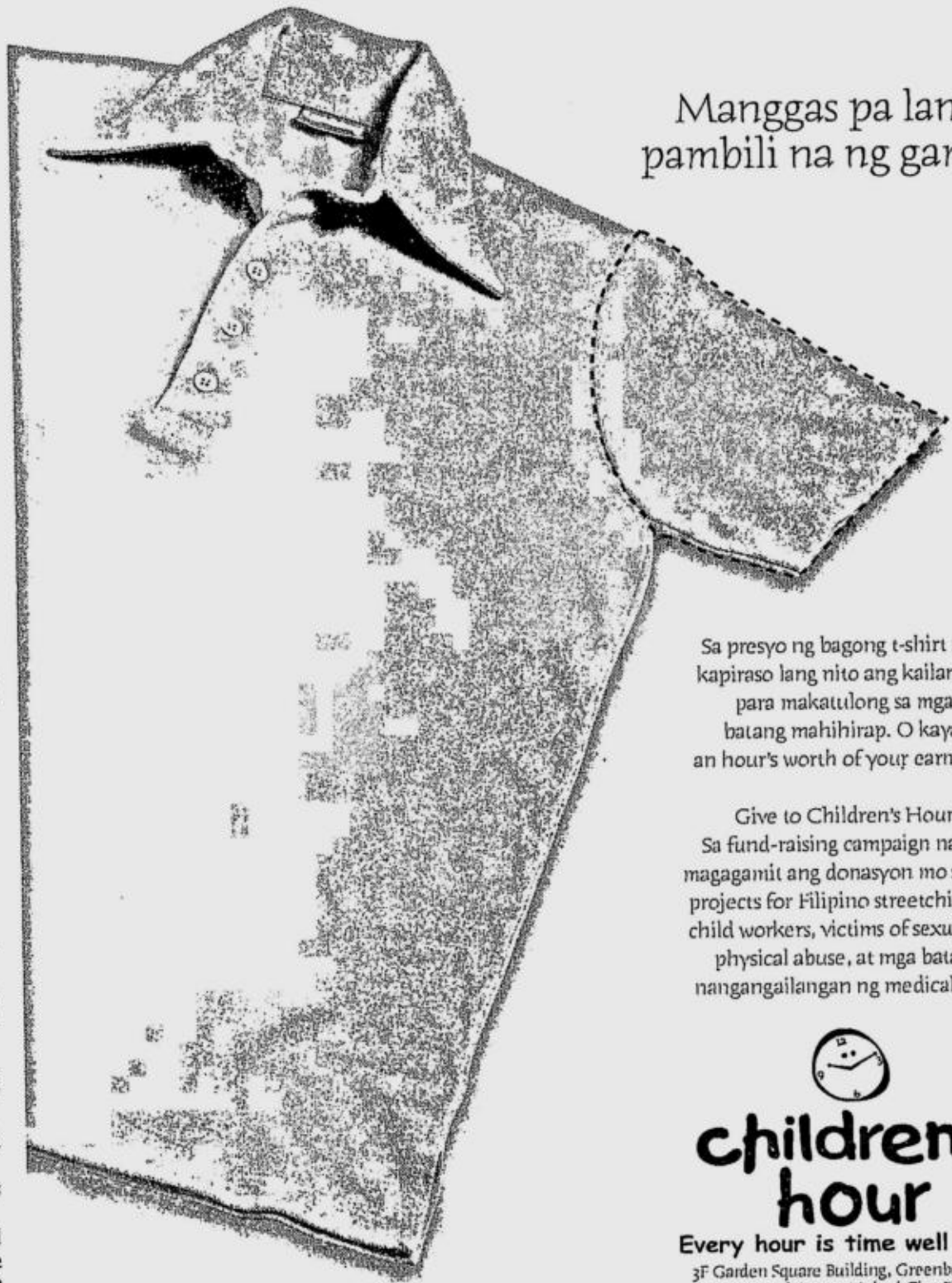
Martinez maintained that he was not drunk when he went to the DMPU office.

Martinez said that when he arrived, Ruedas was also disrespectful to him.

Martinez pointed out that Ruedas should have also taken Garcia to the Ermita police station instead of the DMPU office at WPD headquarters.

"It is the SOP of the mobile patrol to bring arrested persons to the police station that has jurisdiction," Martinez said. "Pero kinukwartahan nila (Ruedas was extorting money from Garcia)."

Bulaong said the WPD Internal Affairs Service is also investigating the case to find out Martinez's administrative liabilities.



Manggas pa lang, pambili na ng gamot.

Sa presyo ng bagong t-shirt mo, kapisaso lang nito ang kailangan para makatulong sa mga batang mahihirap. O kaya, an hour's worth of your earnings.

Give to Children's Hour. Sa fund-raising campaign na ito, magagamit ang donasyon mo sa mga projects for Filipino streetchildren, child workers, victims of sexual and physical abuse, at mga batang nangangailangan ng medical care.

children's hour

Every hour is time well spent.

3F Garden Square Building, Greenbelt Drive corner Legaspi Street, Makati City, Philippines Telephone (632) 894.1663 or 894.5620 • Fax: (632) 813.4487 E-mail: childrenshour@ayala.com.ph

Globe makes it easy for you to help. Send your Txt 4 D Children. Register once by texting Reg <space> name <space> address, to 2303. Your registration is already considered a donation. Keep on donating by texting keyword: DONATE to 2303. Globe will donate a portion of what they will earn from your text to Children's Hour. As a way of thanking you, Globe will be giving away free phone kits to lucky texters. See print ads for details.

touch media Globe GLOBE TELECOM

Discover...

BF-PILAR SOUTHVILLE

The City's Nature Ville

Be first among the select families to live in Metro's first nature ville. Peaceful open spaces. Clean tree-lined streets. Complete refreshing amenities. Contemporary tropical homes. Zero-Waste Management Program. 24-hour crystal-clear water supply. Round-the-clock security. BF-Pilar Southville: right at the heart of Las Piñas, Metro's cleanest and greenest city. Nature blessed for a blissful life.

Easy House & Lot Packages Now Available
Call or visit us any day of the week from 8:30am to 5:30pm
565-3162 / 806-1509 / 806-2260 / 805-3157 • www.pilardevelopment.com

Another prestige project at:
PILAR DEVELOPMENT CORPORATION



Driving in the Philippines:

The need for Round-the-Clock Inside Engine Protection

Fact is, when driving in the Philippines, an important thing to consider is inside engine protection. This may be answered by the engine oil you use for your car.

Stop and Go Driving: The Reality Behind the Harsh Traffic Conditions

In Manila and other cities in the Philippines, a large part of a motorist's accumulated mileage is done within city limits. Heavy traffic makes city driving on a "stop and go" mode. City roads are also designed

to have more pedestrian lanes and humps, which lead to "stop-start" driving. This can cause buildup of piston deposits that affects your engine's performance.

New Castrol GTX with Synthetic Guard outperforms others in 2 ways:

1. It has a unique cleaning system that reduces the deposit buildup and keeps the engine clean and free moving.

2. Its strong film coats the engine parts and neutralizes the acids caused by condensation even when your engine is switched off.

Get round-the-clock protection from the new and improved Castrol GTX. Formulated for the Asian Market, it gives your car engine the best inside protection it deserves.

Castrol

"TWO THUMBS UP!"
— Ebert & Rousper

"The performances take the movie to a higher level."
— Deason Howe, WASHINGTON POST

Ben Affleck Matt Damon Chris Moore
present
project greenlight's
STOLEN SUMMER
THE MOVIE



Artisan Coffee Club
NOW SHOWING
Only at ARTFILM - GREENBELT 1
The Coffee Club Session
Is on Nov. 22 - 7:30 PM.
Tickets will be available at the gate.
Stolen Summer by writer/director Pele Jones is the winner of the amateur filmmaking competition Project Greenlight. Kevin Polak, Aidan Quinn, Brian Dennehy, and child actor Max Weinberg stars in the story about a Catholic boy and a Jewish boy. When the Jewish boy finds out he's dying, he works with his friend to figure out how he can make sure he gets into heaven.
MTRCB Rating: Parental Guidance 13 (PG-13)
SKYFIBMS NOKIA INQUIRE

MMTA
METRO MANILA THEATERS ASSOCIATION
MOVIE GUIDE
NOW SHOWING
EMAIL: mmta@asia.com

Filinvest
FESTIVAL CINEMA
(Muntinlupa) tel 850.3571 or 72
1 (00:30) THE TRANSPORTER
2 (00:30) HARRY POTTER
3 (01:15) HARRY POTTER
4 (00:30) HARRY POTTER
5 (00:30) MASTER OF DISGUISE
6 (00:30) CLOCK STOPPERS
7 (00:30) BROTHERHOOD OF THE WOLF
8 HIBLA
9 KAILANGAN KITA
10 SWEET HOME ALABAMA

Pearl Plaza Cinemas
(Parañaque) tel 853.4486
1 RESERVE
2 RESERVE
3 (01:15) RESERVE
4 RESERVE
5 RESERVE
6 (01:15) RESERVE
Golden Pearl THX RESERVE

Masagana CINEMA
(Pasay) tel 833.3290 / 833.3274
1 HIBLA
2 HARRY POTTER
3 GISING NA SI ADAN

starmall
www.clickthecity.com.ph
(Mandaluyong) tel 724.4986
1 GISING NA SI ADAN
2 HIBLA
3 BRAZEN WOMEN
4 (00:30) HARRY POTTER
5 BIYAHERA

METROPOLIS
www.clickthecity.com.ph
(Alabang) tel 850.4285
1 HIBLA
2 GISING NA SI ADAN
3 BIYAHERA
4 MASTER OF DISGUISE
5 BRAZEN WOMEN
6 HARRY POTTER

PREMIERE
(Makati City) tel 751.2010 to 13
HARRY POTTER
NOV. 20-24 RI-TIME: 5:20, 8:10 PM
NOV. 25, 26 RI-TIME: 10:00, 12:10, 2:20, 4:30 PM

Center Plaza Cinema
(Balanga, Bataan) tel (047) 237.7007
1 KAILANGAN KITA
2 SWEET HOME ALABAMA

Sunshine
(FTI, Taguig) tel 838.4301 loc. 3376
1 BIYAHERA
2 HIBLA
3 RESERVE
4 RESERVE

GOTESCO CINEMA
Gotesco City
(Manila) tel 734.8568
KAILANGAN KITA
GISING NA SI ADAN
BRAZEN WOMEN
HIBLA
HARRY POTTER
MASTER OF DISGUISE
CLOCK STOPPERS
Gotesco Caloocan
tel 362.3508
RESERVE
Gotesco Grand Central
(Caloocan) tel 365.7928
1 GISING NA SI ADAN
2 HIBLA
3 KAILANGAN KITA
4 BRAZEN WOMEN
5 BIYAHERA
6 HARRY POTTER
7 SEX FILES
8 MASARAP NA PUGAD
9 TWO TIMER
Gotesco Commonwealth
tel 951.0082
1 BIYAHERA
2 KAILANGAN KITA
3 HIBLA
4 HARRY POTTER
5 GISING NA SI ADAN
Gotesco Ortigas
tel 656.6795
KAILANGAN KITA
HIBLA
GISING NA SI ADAN
BIYAHERA
HARRY POTTER

Universal
(Manila) tel 733.2470
1 BIYAHERA

Sampaguita
(Cubao) tel 911.7888
1 HIBLA

Dillon
(Manila) tel 734.7724
1 BIYAHERA
2 MASARAP NA PUGAD
3 TWO TIMER

Mandaluyong
tel 533.3851 / 533.3856
1 HARRY POTTER
2 HIBLA
3 KAILANGAN KITA

Isetann Cinerama Complex Recto
SUPER CINERAMA
tel 733.4238
1 HARRY POTTER
2 HIBLA
3 BRAZEN WOMEN
4 GISING NA SI ADAN
5 BIYAHERA

FRC Cinema
(Talaba Bacoar Cavite) tel 873.5004
1 RESERVE
2 RESERVE

Berma Cinema
(Bacalaran) tel 879.2030 / 879.2029
1 BIYAHERA
2 HIBLA

THE CENTER OF ENTERTAINMENT
Araneta
tel 911.3101 loc. 821.8242-8400
KAILANGAN KITA
1 HIBLA
2 GHOST SHIP
3 HARRY POTTER
4 THE TRANSPORTER
5 BRAZEN WOMEN
6 BIYAHERA

Farmers Plaza CINEMAS
tel 911.3101 loc. 821.8242-8400
1 GISING NA SI ADAN
2 HARRY POTTER

Lianas Cinema
(Alabang) tel 850.1276
GISING NA SI ADAN
BIYAHERA
HIBLA
RESERVE
Lianas MovieCity
(Calamba) tel (049) 545.7202
HARRY POTTER
KAILANGAN KITA
HIBLA
CHANGING LINES
BIYAHERA

Olivarez Tri-Cinema
(Binan) tel (049) 511.8883
HARRY POTTER
HIBLA
SEX FILES
Olivarez Los Baños
tel (049) 249.2558
HARRY POTTER
HIBLA
BIYAHERA

Mega Center Mall
(Cabanatuan City) tel (044) 463.3283
1 LOLIPOP
2 KAILANGAN KITA
3 HIBLA
4 HARRY POTTER

Cabuyao
(Laguna City) tel (049) 531.4808
1 HARRY POTTER
2 RESERVE

Emperor
(Rosario, Cavite) tel (046) 438.1657
1 TWO TIMER
2 HIBLA
3 KAILANGAN KITA

Fiesta World Mall
(Lipa) tel (043) 981.8790
1 HIBLA
2 HARRY POTTER
3 KAILANGAN KITA
4 TWO TIMER

Jade Cinema
(Angeles City) tel (045) 887.5001 to 03
1 CHANGING LINES
2 HIBLA
3 HARRY POTTER
4 TWO TIMER

*Movies are subject to change without prior notice

Experience the Magic of
Harry Potter
AND THE CHAMBER OF SECRETS
NOW SHOWING
©2002 Warner Bros. Harry Potter Publishing Rights © J.K. Rowling

Festival Supernall
Filinvest - Alabang
Tel. 85035-71 to 72

SM CINEMA
SM Dial-A-Movie Tel. 833-9999
NOW SHOWING

SM CITY BACOR
4173888
1 GISING NA SI ADAN
2 HIBLA
3 HARRY POTTER 2
4 MASTER OF DISGUISE
5 HARRY POTTER 2
6 KAILANGAN KITA
7 BIYAHERA
8 BRAZEN WOMEN

SM SOUTHMALL
8068888
1 BROTHERHOOD OF THE WOLF
2 KAILANGAN KITA
3 HARRY POTTER 2
4 MASTER OF DISGUISE
5 GISING NA SI ADAN
6 BRAZEN WOMEN
7 HIBLA
8 CLOCKSTOPPERS
9 HARRY POTTER 2
10 BIYAHERA

SM CENTERPOINT
7148522-7181416
1 KAILANGAN KITA
2 CLOCKSTOPPERS
3 HARRY POTTER 2
4 GISING NA SI ADAN
5 HARRY POTTER 2
6 BIYAHERA
7 HARRY POTTER 2
8 BRAZEN WOMEN
9 MASTER OF DISGUISE
10 HIBLA

SM CITY FAIRVIEW
9350749
1 BIYAHERA
2 BRAZEN WOMEN
3 TRANSPORTER
4 HARRY POTTER 2
5 KAILANGAN KITA
6 HARRY POTTER 2
7 HARRY POTTER 2
8 CLOCKSTOPPERS
9 HIBLA
10 GHOST SHIP
11 SEX FILES
12 GISING NA SI ADAN

SM CITY MANILA
5239240
1 HARRY POTTER 2
2 CLOCKSTOPPERS
3 SWEET HOME ALABAMA
4 HARRY POTTER 2
5 MASTER OF DISGUISE
6 HARRY POTTER 2
7 GISING NA SI ADAN
8 BIYAHERA
9 HARRY POTTER 2
10 BRAZEN WOMEN
11 KAILANGAN KITA
12 HIBLA

SM MEGAMALL
6331901 • 6329401
1 GHOST SHIP
2 TRANSPORTER
3 HARRY POTTER 2
4 HARRY POTTER 2
5 MASTER OF DISGUISE
6 CLOCKSTOPPERS
7 BIYAHERA
8 GISING NA SI ADAN
9 KAILANGAN KITA
10 HARRY POTTER 2
11 HIBLA
12 BRAZEN WOMEN

SM CITY NORTH EDSA
9285462
1 KAILANGAN KITA
2 HARRY POTTER 2
3 HIBLA
4 BRAZEN WOMEN
5 MASTER OF DISGUISE
6 CLOCKSTOPPERS
7 HARRY POTTER 2
8 HARRY POTTER 2

SM CITY ILOILO
3209422
1 PARAISONG PARISUKAT
2 CLOSED
3 SWEET HOME ALABAMA
4 GHOST SHIP
5 CHANGING LANES
6 HARRY POTTER 2
7 CLOSED
8 HIBLA

SM CITY PAMPANGA
7128015
1 HARRY POTTER 2
2 HARRY POTTER 2
3 BIYAHERA
4 HIBLA
5 CHANGING LANES
6 KAILANGAN KITA

SM SUPER CTR. SUCAT
8234075
1 HIBLA
2 HARRY POTTER 2
3 HARRY POTTER 2
4 KAILANGAN KITA

SM CINEMA TUTUBAN
2514302
1 HARRY POTTER 2
2 HIBLA
3 KAILANGAN KITA
4 GISING NA SI ADAN

SM CITY DAVAO
2976998
1 GHOST SHIP
2 HARRY POTTER 2
3 HIBLA
4 KAILANGAN KITA
5 HARRY POTTER 2
6 SWEET HOME ALABAMA

SM BICUTAN
1 WATCH OUT
2 FOR THE
3 OPENING ON
4 NOVEMBER 29, 2002

SM CITY CAGAYAN DE ORO
1 HARRY POTTER 2
2 HIBLA
3 SWEET HOME ALABAMA
4 HARRY POTTER 2

THE PODIUM
CINEMA
18 ADB Avenue, Cebu - enter the Cinema City
HARRY POTTER AND THE CHAMBER OF SECRETS
12:30 FS/1:00 MF/4:20/7:40/
10:30 LFS/11:00 LMF/12:35 END
CLOCKSTOPPERS
11:00 FS/11:10 MF/1:10/3:10/5:10/7:10/
9:10/10:40 LFS/11:00 LMF/12:35 END
LATE NIGHT SCREENING DURING FRIDAYS AND SATURDAYS
Matinee: P100.00 - Screening until 5pm • Monday thru Friday
Regular Rate: P120.00 • After 5pm • Saturday • Sunday • Holidays (Reserved Seating)
Movies are subject to change without prior notice

MOVIEWORLD CINEMAS
@ Robinsons Malls
call-a-movie: 536-7812
NOW SHOWING

Galleria
632-9115-16
633-7641 loc. 279
HARRY POTTER & THE CHAMBER OF SECRETS
HARRY POTTER & THE CHAMBER OF SECRETS
HARRY POTTER & THE CHAMBER OF SECRETS
4 CLOCKSTOPPER
5 KAILANGAN KITA
6 MASTER OF DISGUISE
7 HIBLA
8 BIYAHERA
9 GHOST SHIP
10 BRAZEN WOMEN
MATINEE PRICE: P80 THX cinema / P65 level cinema
Mon.-Fri. / 10am-4pm (EXCEPT HOLIDAYS)

Ermita
536-7809-12
HARRY POTTER & THE CHAMBER OF SECRETS
2 BRAZEN WOMEN
3 MASTER OF DISGUISE
4 CLOCKSTOPPER
5 HIBLA
HARRY POTTER & THE CHAMBER OF SECRETS
7 KAILANGAN KITA

Metro East - Marcos Hwy
682-8193 / 8280
1 KAILANGAN KITA
HARRY POTTER & THE CHAMBER OF SECRETS
3 GISING NA SI ADAN
4 THE TRANSPORTER
5 HIBLA
6 BRAZEN WOMEN
HARRY POTTER & THE CHAMBER OF SECRETS
8 BIYAHERA

Novaliches
935-3229-30
HARRY POTTER & THE CHAMBER OF SECRETS
2 THE TRANSPORTER
3 GHOST SHIP
4 BRAZEN WOMEN
5 BIYAHERA
6 CLOCKSTOPPER
7 KAILANGAN KITA
8 HIBLA

Malabon
Cinesquare
285-7671 / 7675
HARRY POTTER & THE CHAMBER OF SECRETS
2 OPENS NOV. 27- DIE ANOTHER DAY
3 OPENS NOV. 27- DIE ANOTHER DAY
4 GISING NA SI ADAN

Star Mills - Sn. Fernando, Rm.
875-1927
961-5318 / 5270
1 CHANGING LANES
2 BIYAHERA
HARRY POTTER & THE CHAMBER OF SECRETS
4 HIBLA
5 KAILANGAN KITA
6 KAILANGAN KITA

Imus
471-8188 / 875-3838
HARRY POTTER & THE CHAMBER OF SECRETS
2 BIYAHERA
3 GISING NA SI ADAN
4 KAILANGAN KITA
5 MASTER OF DISGUISE
6 HIBLA

Bacolod
441-0453 / 0459
HARRY POTTER & THE CHAMBER OF SECRETS
HARRY POTTER & THE CHAMBER OF SECRETS
3 SWEET HOME ALABAMA
4 CHANGING LANES
5 PLUTO NASH
6 KAILANGAN KITA

Iloilo
336-8077-78
HARRY POTTER & THE CHAMBER OF SECRETS
HARRY POTTER & THE CHAMBER OF SECRETS
3 CHANGING LANES
4 GHOST SHIP
5 PARAISONG PARISUKAT
6 SWEET HOME ALABAMA

email: htc@metaworld.net
<http://www.robinsonsmovieworld.com>
tvl-movie: CTC > MOV > RMW > branch code
GALLERIA ERMITA M EAST NOVALICHES
GALE MLA MEP NOVA
IMUS STARMILLS BACOLOD ILOILO
IMUS STAR BAC ILO
Send to 2333 G/L or 225 Tme
MOVIES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.

Losing sight of the big picture

'HIBLA' focuses on the friendship of two girls in the province who like each other so much that they're practically like a pair of Siamese twins. Alas, one of the girls leaves for the big city with her family, and her best friend who remains in the province is disconsolate.

Years later, the city girl (Maui Taylor) and her father (Ricky Davao) return to their barrio, and Maui resumes her friendship with her bosom buddy (Rica Peralejo).

Trouble is, they're no longer coming from the same place. Her years in the city have made Maui sexually adventurous and experienced, while Rica remains virtuous, and in fact keeps fending off the amorous advances of her boyfriend.

Maui keeps urging Rica to experience the joys of sex with her boyfriend, but Rica feels awkward because she doesn't know what to do. To help her, Maui teaches Rica how to kiss a passionate way, and Rica is turned on.

However, Yam Laranas' movie does not pursue this incipient lesbian line, and stops with the kissing lesson. Meanwhile, Maui's dad is attracted to Rica and Maui is so bored with the sleepy pace of life in the province that she entertains herself by seducing her best friend's sweetheart.

Tit for tat, Rica runs to Ricky, and he deflowers her. Things come to a head when Rica's lover finds out about his girlfriend's deflowering, and the movie, which started out as a small, bucolic tale, ends up as a big, bloody tragedy.

The story is interesting enough, and comes on most strongly when it contrasts provincial innocence with big-city worldliness. The production's visuals are also attractively atmospheric.

But the film's best intentions are foiled by its actors' deficient performances. Ricky Davao does well in his role, but much of the movie is focused on its two female leads, and they simply don't pass muster.

Rica is not credible as the *probinsiyana* because, despite her character's avowed sense of modesty, she's constantly baring herself even when people are close by.

This is glaringly evident in the scene where she cries on Ricky's shoulder, and her blouse "somehow" gets unbuttoned, thus revealing her shoulders, then her bosom, which leads to Ricky's getting turned on, etc.

Rica also fails to do justice to her big "pain and outrage" scene when she finds out that Maui has successfully seduced her boyfriend. She screams and cries herself at the river, but the key scene still comes off as emotionally shallow.

VIEWFINDER

Nestor U. Torre



For her part, Maui merely walks through her role, not really getting to the core of her character, but just doing "city girl" and "sexy" poses, and letting her performance go at that.

She needs to realize that there's much more to acting than doing nominal moves that appear to defy the law of gravity. In concentrating on details, the young actress has lost sight of the big picture.

Top marks

PIERCE Brosnan has played James Bond on the big screen for four times, and each film was megged by a different director. So, he's in the best position to compare his directors' four different styles of filmmaking. Trying to be objective, he gives top marks to Lee Tamahori, the director of his latest Bond adventure, "Die Another Day."

"Lee's style is distinctive," Brosnan says, "in that it's loose but at the same time energetic—a difficult combination to pull off. He's made 'Die Another Day' very muscular, edgy and sharp."

Brosnan is also excited about Halle Berry's performance in "Die Another Day" as Jinx, especially the memorable shot of her emerging from the surf in all her bronzed beauty and dynamism.

He loves her own combination of qualities: "She's a great dramatic actress, but she can also play an action heroine with the best of them. It was a great treat to be able to work with her, even if she was so good that she kept me on my toes in our scenes together!"

Movies on TV

AT 8 p.m. on Friday, Nov. 22, Viva Cinema screens the Rufa Mae Quinto comedy starrer "Booba," with Gary Estrada as Rufa Mae's leading man.

And at 9 p.m. on Sunday, Nov. 24 on Star Movies, the film on view is "Playing Mona Lisa" with Alicia Witt playing a brilliant pianist who gets rejected by a prestigious piano competition, is dumped by her boyfriend, and is forced by an earthquake to vacate her apartment and move back into her childhood home to live with her bizarre family. Brooke Langton and Elliott Gould also star.



The Robinsons

CINEMAS

Experience

Absolutely

fascinating!

STATE-OF-THE-ART Picture Quality
and Acoustical Response
THX • SDDS • DTS • DOLBY DIGITAL
Fantastic Seats. Just About The Perfect Cinema Encounter.

ROBINSONS
Malls

GALLERIA • MANILA • BACOLOD • IMUS
NOVALICHES • METRO EAST • ILOILO • PAMPANGA







New



Farmers Plaza so sulit, lagi kang uulit!



Business Hours for the Holiday Season	
Nov. 29 to Dec. 12	10 AM TO 9 PM
Dec. 13 to Dec. 23	10 AM TO 10 PM
Dec. 24	10 AM TO 7 PM
Dec. 25 & Jan. 01	12 NN TO 8 PM
Dec. 26 to Dec. 30	10 AM TO 8 PM
Dec. 31	10 AM TO 6 PM

Araneta Center
Metro Centro, Quezon City

Weekend bar tour in Malate, Pasig

THIS WEEKEND, groove to the music of some of Manila's finest bands while hanging out with friends in Malate and Pasig and gear up for the invasion of the gorgeous models of the Mild Seven team.

Tonight, the team visits the hip and bohemian area of Malate. Some of the hottest venues are on the mark when the team checks out the action at Bargo, Arkdia, Indiana Café, Wave Bar, Bedrock, Jazz Rhythms and Taza Bar.

Tomorrow night, Saturday, night owls and party people of Pasig also get a dose of the furl when the gorgeous models of the team treat the crowd at Ten Years After, Vincent's, Tequila Joe's, Congo Grille, San Mig, Caleb's Soul and Pepper, Whistle Stop and Friends.

'Private Joyce' ...

From page A31

The models take to the runway with state of the art lighting effects, a captivating video presentation, a scintillating and electrifying soundtrack, under the helm of one of the country's top fashion choreographer, Robby Carmona.

"Private Joyce... The Lingerie Tour" is sponsored by Ray-Ban and hosted by Sunrise Holiday Mansion Tagaytay City, McDonald's Tagaytay City, Wave 89.1 and Monster Radio RX 93.1.

Tickets are available at all Sari-Sari outlets, Casino Filipino Tagaytay for the Tagaytay show, Fontana Leisure and Water Park Resorts for the Pampanga show. Or call 635-0473/635-3790.



HURRY! BUY YOUR TICKETS IN ADVANCE NOW
at the Glorietta 4, Greenbelt 3 & Alabang Town Center Ticketbooth!

005
Days to Go

For screening times, call 729-7777

MTRCB Rating: PG-13



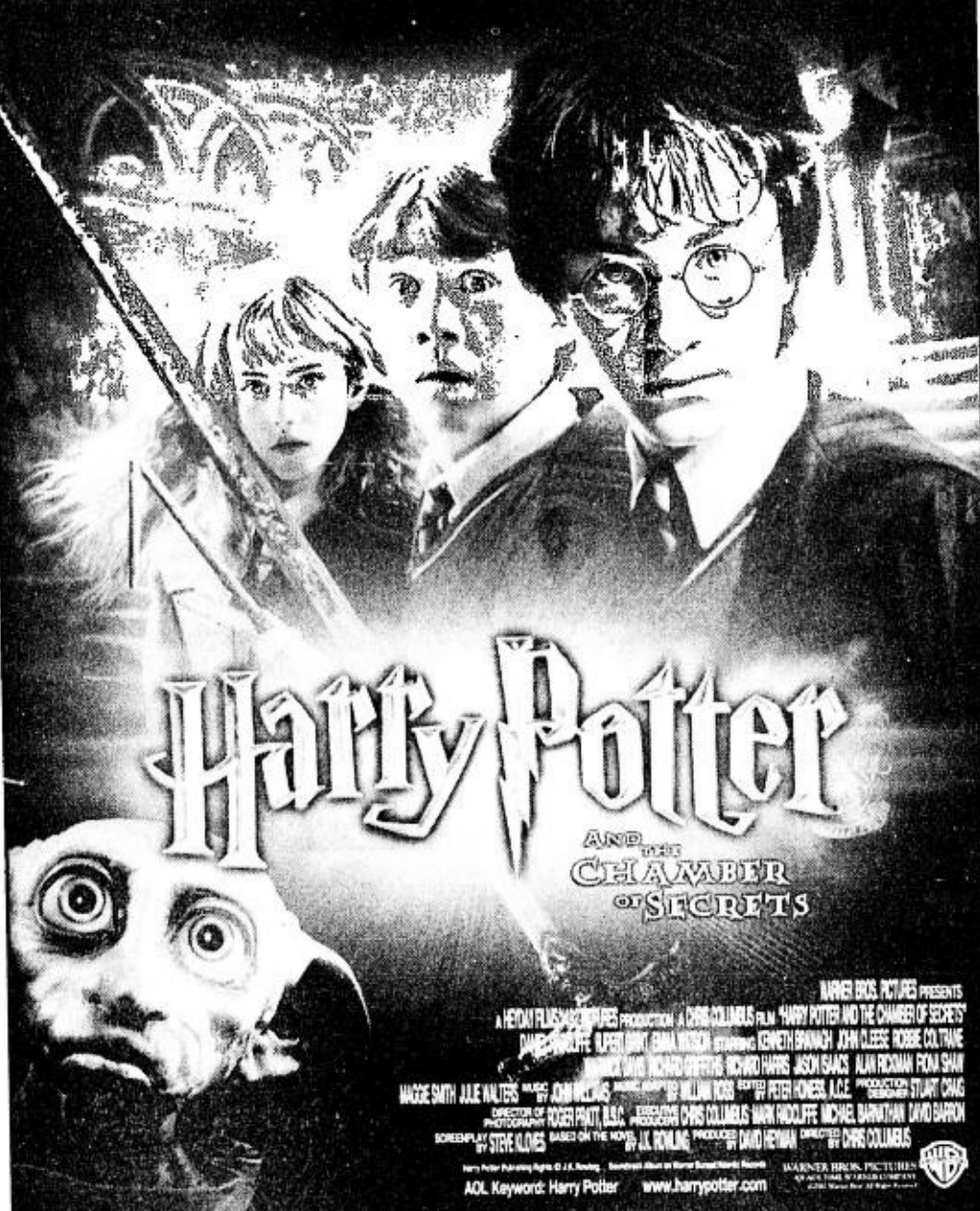
AYALA CINEMAS

NOW SHOWING IN MORE THAN 150 THEATERS NATIONWIDE!

MTRCB Rating: G

ALL AGES ADMITTED

SOMETHING EVIL HAS RETURNED TO HOGWARTS!



Araneta Center ENTERTAINMENT GUIDE

ALI MALL CINEPLEX 7

Ali 1	KAILANGAN KITA
Ali 2	HIBLA
Ali 3	TRANSPORTER
Ali 4	HARRY POTTER 2
Ali 5	GHOST SHIP
Ali 6	BRAZEN WOMEN
Ali 7	BIYAHERA

FARMERS PLAZA CINEMAS

Farmers 1	GISING NA SI ADAN
Farmers 2	HARRY POTTER 2

ARANETA COLISEUM

NOV. 22	BAKBANAN NAT'L 7 STAG DERBY
NOV. 23	JOHNSONS CHEERING COMPETITION
NOV. 24	PBA GAMES

ELEPHANT WORLD

NOV. 22	10:00 AM / 3:00 PM
NOV. 23	10:00 AM / 3:00 PM
NOV. 24	3:00 PM

THEATER MOVIE GUIDE

MANILA

EASTERN	
MAXIM	CLOSED
MIRAMAR	TUKAHAN / BIRTHDAY GIRL
ODEON	GISING NA SI ADAN
ODEON-2	ALIPIN SA TUKSO / GALING GALING MO BABES
ROBEN	HIBLA
TANDEM-1	SUGAT
TANDEM-2	KATAWAN MO LANGIT KO
TIMES	HIGH RISK / VOO DOO

QUEZON CITY

ACT-1	SENSUAL ISLAND
ACT-2	KAYA KO PERO MASAKIT
ACT-3	ORIGINAL SIN
ACT-4	HANGGANG KAILAN KA PAPATAY
CORONET-2	HANGGANG KAILAN KA PAPATAY
QUEZON-1	GISING NA SI ADAN
REMAR	BIYAHERA
REMAR-2	GISING NA SI ADAN

NOVA MALL - NOVALICHES CINEMA

A	HIBLA
B	GISING NA SI ADAN
C	

MANDALUYONG CITY

SHANGRI-LA PLAZA MALL	635-20-79 / 633-78-51 TO 70
CINEMA-1	THE TRANSPORTER
CINEMA-2	HARRY POTTER 2

CAINTA RIZAL

STA. LUCIA EAST	(681-5401 TO 19)
CINEMA-1	GISING NA SI ADAN
CINEMA-2	BIYAHERA
CINEMA-3	KAILANGAN KITA
CINEMA-4 (DOLBY DIGITAL)	HARRY POTTER
CINEMA-5 (DTS)	GHOST SHIP
CINEMA-6	SEX FILES
CINEMA-7	MASARAP NA PUGAD
CINEMA-8	HARRY POTTER
CINEMA-9 (DTS)	HARRY POTTER
CINEMA-10 (DOLBY DIGITAL)	HARRY POTTER
CINEMA-11 (SDDS)	CLOCK STOPPERS
CINEMA-12	HIBLA
CINEMA-14	BRAZEN WOMEN
CINEMA-15	KAILANGAN KITA

LORES

CINEMA-2	SENSUAL ISLAND
CINEMA-3	KAYA KO PERO MASAKIT

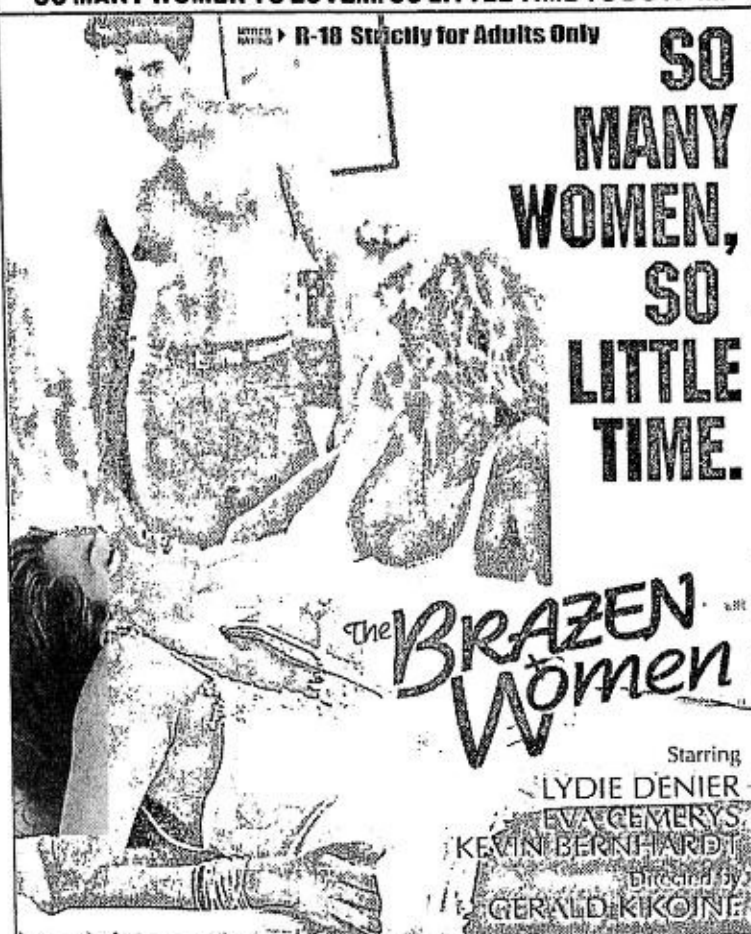
NE CINEMAGIC - CABANATUAN

CINEMA 1	MR. DEEDS
CINEMA 2	9 MORNINGS
CINEMA 3	BESTMAN
CINEMA 4	X 19

UNIWI COASTAL MALL

(PARANAQUE)	SENSUAL ISLAND
CINEMA-1	KAYA KO PERO MASAKIT
CINEMA-2	MEN IN BLACK II
CINEMA-4	SELOA

NOW SHOWING!
"SO MANY WOMEN TO LOVE... SO LITTLE TIME TO DO IT" ...



THE PODIUM CINEMA
18 ADB Avenue, Ortigas Center, Mandaluyong City
Tel: 638 9781 - 85 • 633 8976

1 HARRY POTTER AND THE CHAMBER OF SECRETS	12:30 FS/1:00 MF/4:20/7:40/10:30 LFS/11:00 LMF/1:50 END
2 CLOCKSTOPPERS	11:00 FS/11:10 MF/1:10/3:10/5:10/7:10/9:10/10:40 LFS/11:00 LMF/12:35 END

LATE NIGHT SCREENING DURING FRIDAYS AND SATURDAYS
Matinee: P100.00 - Screening until 5pm • Monday thru Friday
Regular Rate: P120.00 - After 5pm • Saturday • Sunday • Holidays (Reserved Seating)

WHY WAIT FOR SUMMER?

BLUE CRUSH
FEEL THE CRUSH ON DEC. 4

SNEAK PREVIEWS ON NOVEMBER 25 & 26

ISANG KAKAIBANG KWENTO. ISANG NAG-IINIT NA DRAMA. ISANG TAGUMPAY NA PELIKULA.

hibla
pelikula ni Yam Laranas
NOW SHOWING

For screening times, call 729-7777

AYALA CINEMAS NOW SHOWING

G1 GLORIETTA 1	G4 GLORIETTA 4	GB1 GREENBELT 1	GB3 GREENBELT 3	ATC ALABANG TOWN CENTER
1 HIBLA	HARRY POTTER & THE CHAMBER OF SECRETS MASTER OF DISGUISE	STOLEN SUMMER (EXCLUSIVE) 11:55, 1:50, 3:45, 5:40, 7:35, 9:30	HARRY POTTER & THE CHAMBER OF SECRETS 1:30, 2:50, 6:10, 9:30	HARRY POTTER & THE CHAMBER OF SECRETS
KAILANGAN KITA	HARRY POTTER & THE CHAMBER OF SECRETS 1:00, 4:40, 8:00, 11:20	HARRY POTTER & THE CHAMBER OF SECRETS 11:30, 2:50, 6:10, 9:30	HARRY POTTER & THE CHAMBER OF SECRETS 1:30, 4:50, 8:10, 11:30	HARRY POTTER & THE CHAMBER OF SECRETS
HARRY POTTER & THE CHAMBER OF SECRETS	CLOCKSTOPPERS	TRAPPED 4:40, 4:05, 6:30, 8:55, 11:20	HARRY POTTER & THE CHAMBER OF SECRETS	HARRY POTTER & THE CHAMBER OF SECRETS
HARRY POTTER & THE CHAMBER OF SECRETS	KAILANGAN KITA	CONCERT REGINE VELASQUEZ - SONGBIRD SONGS NOV. 22-23, 29-30 / DEC. 6-7, 13-14, 20-21, 27-28	MASTER OF DISGUISE 11:30, 1:30, 3:30, 5:30, 7:30, 9:30, 11:30	MASTER OF DISGUISE
HARRY POTTER & THE CHAMBER OF SECRETS	HARRY POTTER & THE CHAMBER OF SECRETS	CLOCKSTOPPERS 11:30, 1:30, 3:30, 5:30, 7:30, 9:30, 11:30	CLOCKSTOPPERS	CLOCKSTOPPERS

Reservable Seats by texting "BURESEATS" to 6777 (or any Ayala Cinemas) and send to 2333. Or log on to www.ayalamalls.com. KASO: Guaranteed Seats Cinema

THIS WEEK'S EVENTS

MAKATI
October 31, Glorietta 1
Movie Show 3 pm
Trick or Treat for Kids 12-1 pm
October 31, 10 pm, Greenbelt 1
Green Lovers Halloween Ball

ALABANG
October 30, 10 pm, Town Plaza
Halloween Party featuring Southborder

CEBU
October 31, 10 pm, Activity Center
Trick or Treat for Kids
October 30, 10 pm, Greenbelt 1
Green Lovers Halloween Ball

The Halloween Charm of the Ayala Malls

Ayala Malls. Because you deserve more.
Win a prize, visit www.ayalamalls.com.ph

ENTERTAINMENT

Editor Louie C. Camino



JIMENEZ

'Private Joyce' lingerie tour

AFTER the successful staging of "Private Joyce Live... The Lingerie Tour" last Aug. 20 at the Casino Filipino in Parañaque and Aug. 31 at Alegria Lounge of Casino Filipino-Pavilion, the Philippine Amusement and Gaming Corporation (Pagcor), Entertainment Projects Limited and Starmax International announce the third and fourth leg of "Private Joyce Live... The Lingerie Tour," Nov. 23 at Casino Filipino-Tagaytay and Dec. 14 at the Fontana Leisure and Water Park Resorts in Clarkfield, Pampanga.

The one-of-a-kind event features the intimate apparel collection of Private Joyce with actress Joyce Jimenez.

Featuring 30 of the country's top mannequins, "Private Joyce Live" will truly be an adventure of fantasy and dreams as it showcases the latest designs of San-Sari's "Private Joyce" label.

PRIVATE / A30

Meet & Greet
Garfield Live!!

- Dreamscape, Level 4 Robinsons Galleria
3pm, Sundays, November 3, 10, 17 & 24, 2002
- Dream Zone, Level 2 Robinsons Place Imus
3pm, Saturday, November 9, 2002
- Dream Zone, Level 3 Robinsons Place Manila
3pm, Saturday, November 16, 2002
- Dream Zone, Level 2 Robinsons StarMills, Pampanga
3pm, Saturday, November 23, 2002

In cooperation with
MICHELL TRADING CORPORATION
DREAMSCAPE
Garfield

FOR INQUIRIES, PLEASE CALL 636 2911

JOEY @ 92.3 Rhythms

Feel the Sunlight...

Kevyn Lettau
Live in Manila
NBC Tent,
Bonifacio Global City
11.28.02

AS PRESENTED BY
PILIPINAS AIRLINES
Dore
SUNLUK

Tickets at Php1,200 / Php923
Available at all National Bookstore Ticketworld outlets
Tel. no. 8915610 or at 8821-NBC(622)

It's showtime sa nag-iisang pambansang party!!

ABO
ASAP BOX OFFICE

PIERCE BROSNAN
DIE ANOTHER DAY

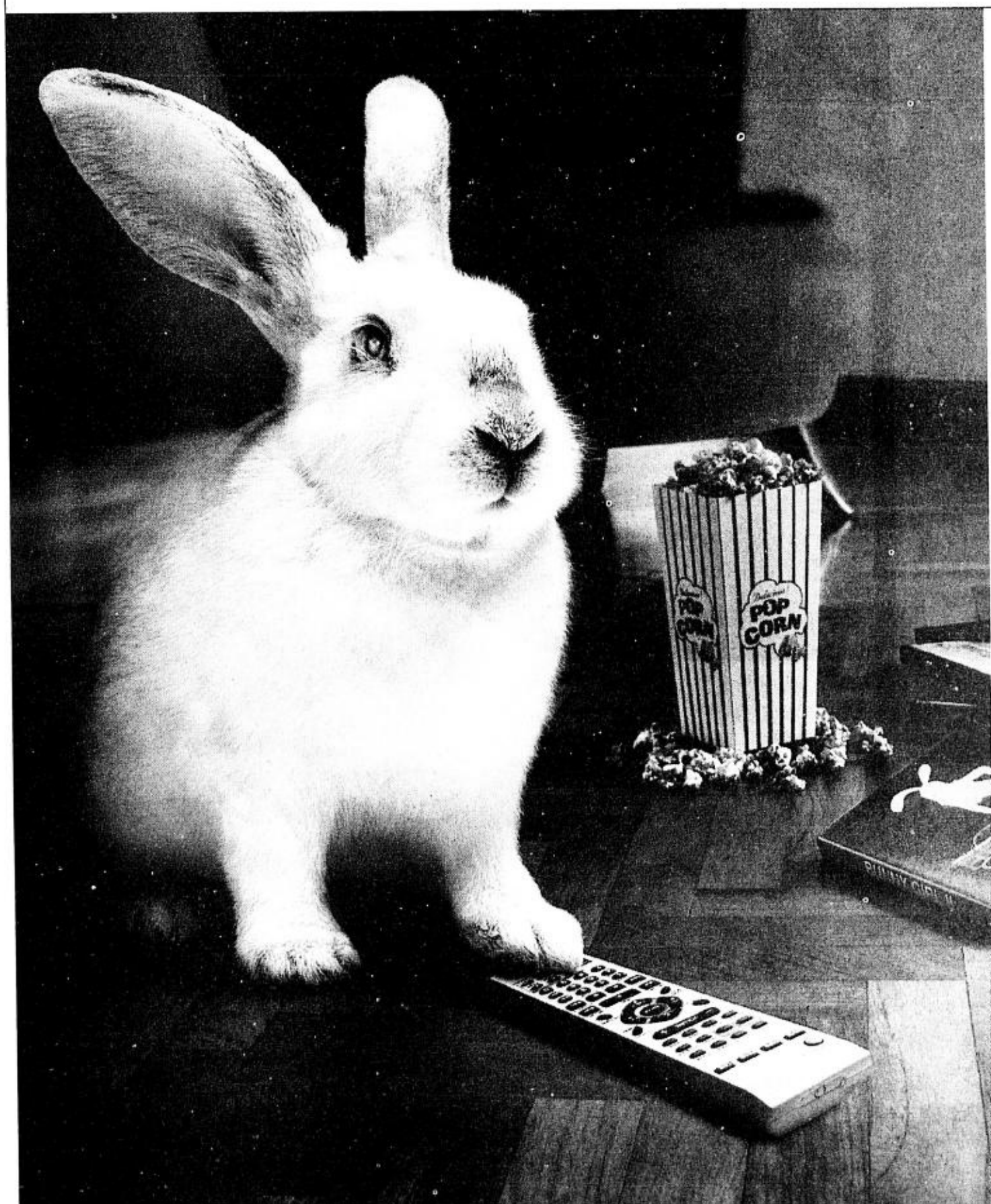
Front row seats ang lahat ng loyal ASAP viewers na nag-text para sa special advance screening

See your favorite ASAP stars LIVE!
Tonight at 7:30 SM Megamall Cinema 1

ASAP
Sundays • 12pm

SM CINEMA
20th CENTURY FOX
WB
VSC

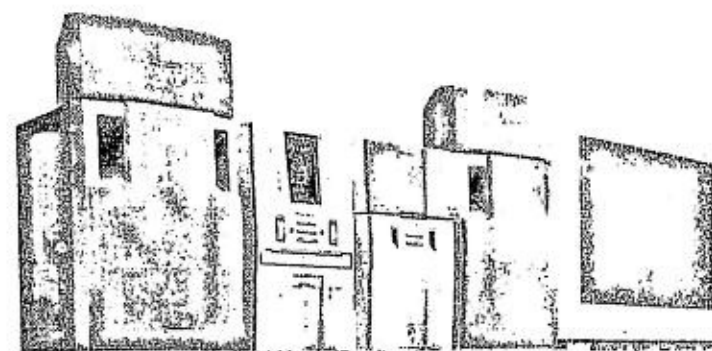
Pioneer sound.vision.soul



THE DVD ENTRAPMENT.

The new PIONEER DVD System that renders entertainment outside less appealing.

Introducing a new breed of home entertainment. Equipped with 5-channel Dolby Digital/DTS and Pro Logic II technologies, the EV51DVD is designed to wow you with powerful, superior cinematic sound. So don't be surprised if the dynamic sound quality of 3,300W PMPO output, and the additional boost of stereo from its Extra Power Mode attract all sorts of music and movie lovers. Stylish, versatile and nimble enough to be set anywhere, who says you have to leave home for your entertainment?



EV51DVD; TV not included.
Also available and even more affordable: EV21DVD

DVD / VCD / CD*, TAPE, FM/AM, MP3 Playback, Full Karaoke,
Built-in DTS / Dolby Digital, Pro Logic II.

*DVD / DVD-R / DVD-RW (Video Mode) / VCD / SVCD / CD / CD-R / CD-RW Playable

PIONEER INFORMATION CENTRE

For more information, please call Tel: 02 852-0033 Email: mgme@compass.com.ph

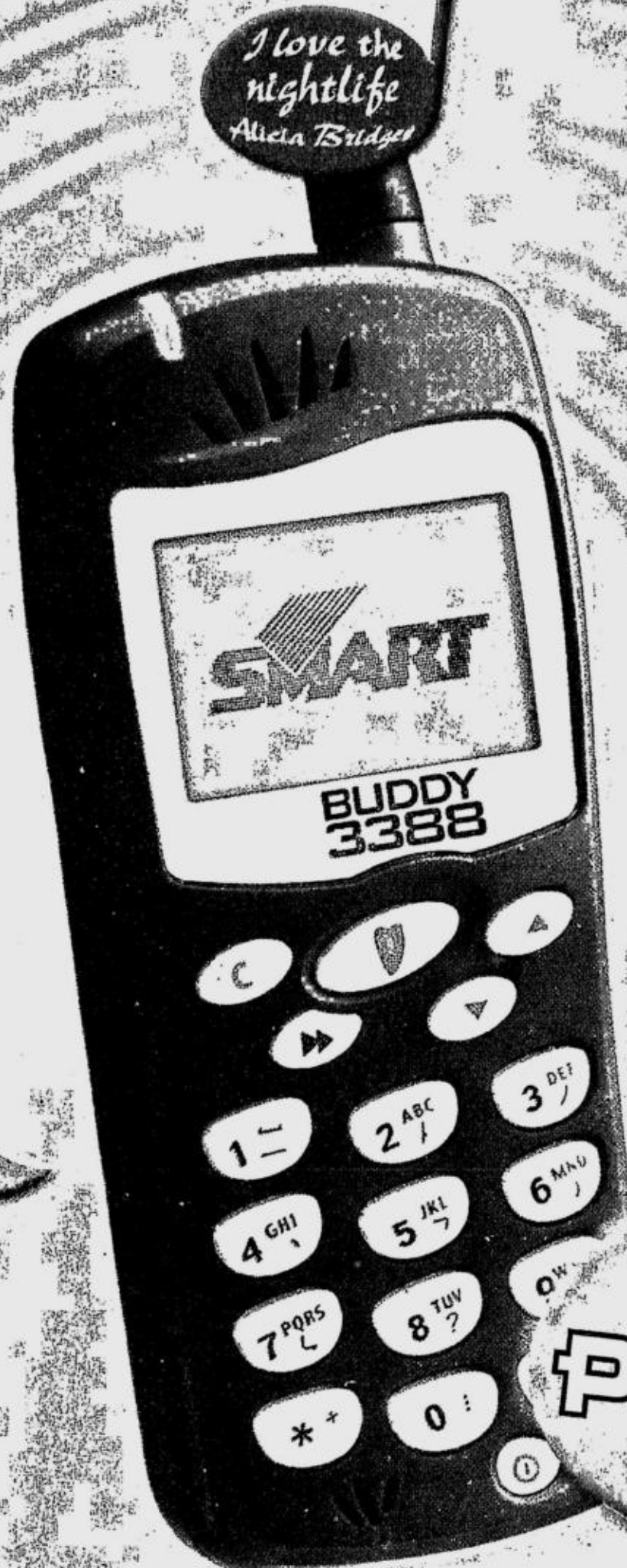
PIONEER ELECTRONICS ASIACENTRE PTE. LTD.

Consumer Marketing Division, 253 Alexandra Road, #04-01 Singapore 169936 Tel: +65-6472-1111 Fax: +65-6472-1611

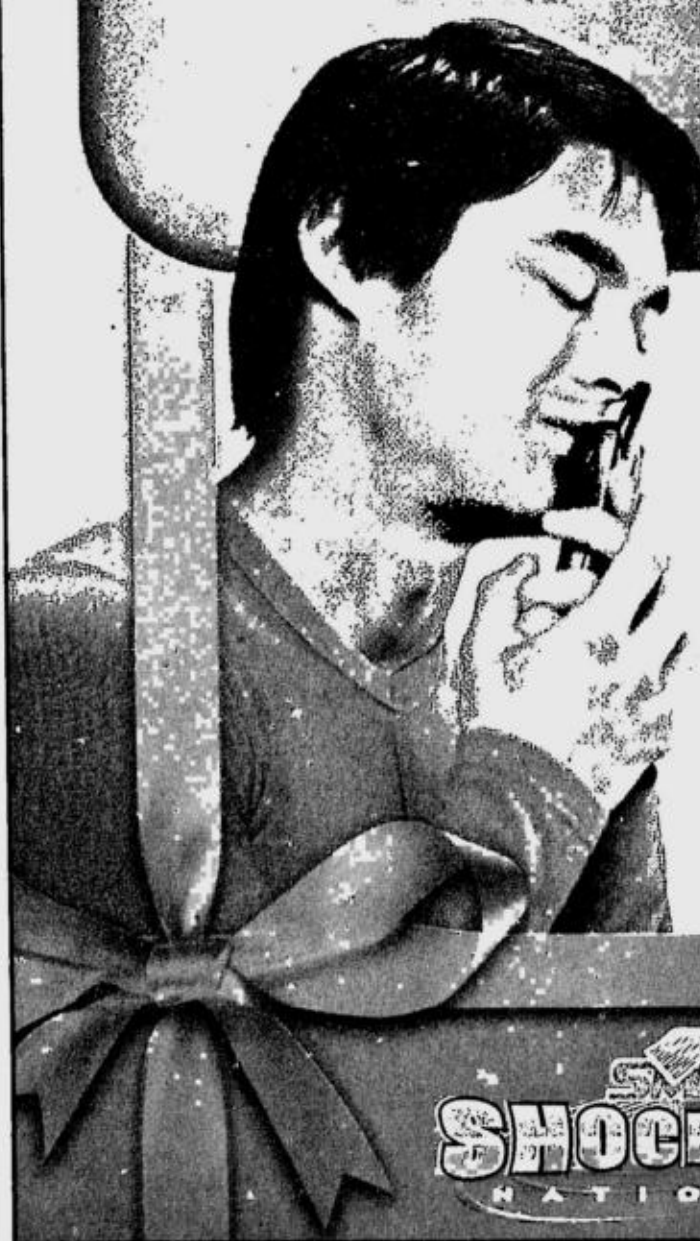
<http://www.pioneer.com.sg>

Simply your newest buddy

**BUDDY
3388**



for only
P2,990



Enjoy 19 cool ringtones with the SMART Buddy 3388!

No pre-paid cellphone package sounds this good. Aside from ringtones of today's favorite hits, you get extra features without the added price. Best of all, it comes with the SMART 64K Super SIM for the combined power of SMART zed and SMART Money.

Other features:

- Orange backlight
- 50 handset phonebook memory
- Up to 150 hours standby time
- Unique games (little bee, catcher, bricks)

Built-in ringtones:

- AIN'T IT FUNNY J. Lo
- BROWN EYES Destiny's Child
- DREAMS The Corrs
- DRIVE MY CAR Beatles
- GIRLS JUST WANNA HAVE FUN Cindy Lauper
- HEAVEN BY YOUR SIDE A1
- I DIDN'T KNOW I WAS LOOKING FOR LOVE Everything But The Girl
- I LOVE THE NIGHT LIFE Alicia Bridges
- JUST CAN'T GET ENOUGH Depeche Mode
- KAHIT KAILAN South Border
- LIKE A VIRGIN Madonna
- MISSING Everything But The Girl
- OB LA DI OB LA DA Beatles
- RAINBOW CONNECTION Kermit the Frog
- TAKE ON ME A-ha
- TRUE COLORS Cindy Lauper
- WALK THIS WAY Aerosmith
- YOU CAN DO MAGIC America
- YOU ARE THE UNIVERSE Brand New Heavies

- Voice mail
- Available in classic black, brisk blue and dusk gray

SMART
Simply Amazing!

Powered by:



For questions, comments, or concerns, you may call the SMART Hotline at 888-1111, send a text message to 888 (P1.00 per message sent in excess of the FREE TEXT allocation), e-mail us at customer@smart.com.ph, or visit the SMART Wireless Center nearest you.

**SMART
SHOCKWAVE**
NATIONWIDE

Check out the SMART Buddy 3388
at any of the SMART Shockwave sites!

FREE CELLPHONES!
Up to Dec. 31, 2002 from

AMA BANK
AMA Rural Bank of Mandaluyong, Inc.
See posters for details.
Or call (02) 373-9913; 413-5777;
372-6526; 533-8244; 372-6890.
Participating outlets:
Shaw • Pasig • Bacoor • Calabarzon • Marikina • San Pablo • Marikina • Tayug • Olongapo
MEMBER FDIC. Deposits insured up to P100,000 per depositor.

FRIDAY,
NOVEMBER 22, 2002

PHILIPPINE DAILY INQUIRER

B1



HOTLINE: Manila - 811 7000

BUSINESS

Editor Raul O. Marcelo • Assistant Editor Corrie S. Narisma

Budget gap swells; targets lowered

By Clarissa S. Batino

THE MACAPAGAL administration overshot its 2002 budget deficit target for the third time this year, forcing revisions in the figures for the remainder of this year and next.

The government likewise lowered its economic growth target next year to 4.2-5.2 percent from 5-5.5 percent and changed its inflation and export targets for 2003 to reflect possible pressures arising from growing tensions between Iraq and the United States, the country's biggest trading partner.

The 2003 average inflation target was raised to a range of 4.5-5.5 percent from the original goal of 4-5 percent due to possible spikes in oil prices in case of a war in the Middle East.

The export growth forecast for 2003 was also lowered to 5-8 percent from the original 10-percent target, with a prolonged slow-



BONCODIN

down in the US economy likely to hurt Philippine exports.

Import growth for 2003 is expected at 6 to 9 percent, and the foreign exchange rate target is at P52-P54 to a dollar.

Budget Secretary Emilia Boncodin said the budget shortfall in the first 10 months of the year hit about P187.6 billion or around 4.7 percent of gross domestic product (GDP), exceeding the lat-

est official goal of 4.5 percent of GDP, which analysts estimated at P175 billion to P180 billion.

This prompted a revision in the 2002 budget deficit target to a more realistic P223 billion or 5.6 percent of GDP and set the 2003 goal at P202 billion or 4.7 percent of GDP. The original target of 3.3 percent of GDP or P130 billion for 2002 and P142.1 billion for 2003.

The government breached its original deficit target of P130 billion for 2002 in August and its revised goal of about P155 billion a month later.

The deficit is a key worry for foreign investors and has raised premiums on Philippine bonds. The country must devote almost 30 percent of its budget to servicing debt, which cuts into vital education, infrastructure and anti-poverty programs.

Finance Secretary Jose Isidro Camacho said the financial markets should have discounted yesterday's announcement given the prominent media reports since last week

when the Cabinet-level Development Budget Coordination Committee (DBCC) started meeting daily to work on the new targets.

Camacho admitted, however, that the announcement might prompt Moody's Investors Service and Fitch Ratings to downgrade their ratings outlook for the Philippines as what Standard & Poor's did in late October when it changed its stable outlook to negative.

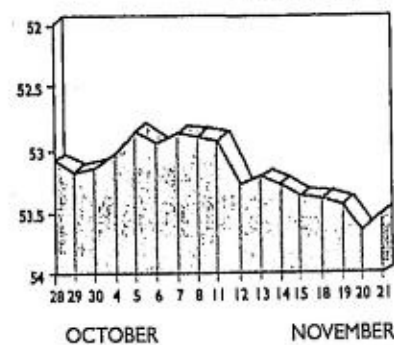
"It is possible that other rating firms will use this announcement as basis in changing their outlook but I still hope our efforts to improve the situation would convince them otherwise," Camacho said.

Despite the higher domestic borrowings next year to finance a wider deficit, Camacho said the DBCC had retained a target of 8-9 percent average yield for the 91-day treasury bills from 5.5 percent this year.

Camacho noted that the government would have to rely more on domestic borrowings in 2003 as fi-

BUDGET/B3

FOREIGN CURRENCIES



PESO-DOLLAR RATE

P 53.49 = \$1

As of 5 p.m., Nov. 21, 2002

Y 122.06 = \$1

As of 5 p.m., Nov. 21, 2002

GOLD: \$318.00-318.50

per ounce Hong Kong, Nov. 21, 2002

CURRENCIES

Nov. 21, 2002 Country	Unit	Euro Equivalent	Foreign currency in US\$	Foreign currency in Peso
United States	Dollar	0.998203	1.000000	53.651000
Japan	Yen	0.008142	0.008157	0.437600
United Kingdom	Pound	1.569275	1.572100	84.344700
Hongkong	Dollar	0.127988	0.128218	6.879000
Switzerland	Franc	0.680995	0.682221	36.601800
Canada	Dollar	0.629424	0.630557	33.830000
Singapore	Dollar	0.563957	0.564972	30.311300
Australia	Dollar	0.557811	0.558815	29.981000
Bahrain	Dinar*	2.647824	2.652590	142.314100
Rial		0.266181	0.266660	14.306600
Saudi Arabia	Dollar	0.562368	0.563380	30.225900
Brunei		0.000112	0.000112	0.006000
Indonesia	Rupiah	0.022985	0.023026	1.235400
Thailand	Baht	0.027175	0.027264	14.607200
UAE	Dirham	1.000000	1.001800	53.747600
Euro		0.284388	0.284900	15.285200
Argentina	Peso	0.285038	0.285551	15.320100
Brazil	REAL	0.134634	0.134876	7.236200
Denmark	Kroner	0.020731	0.020768	1.114200
India	Rupee	0.026270	0.0263193	14.120600
Malaysia	Ringgit	0.098832	0.099010	5.312000
Mexico	New Peso	0.496100	0.496993	26.664200
New Zealand	Dollar	0.136446	0.136692	7.333700
Norway	Kroner	0.017136	0.017167	0.921000
Pakistan	Rupee	0.103294	0.103480	5.551800
South Africa	Rand	0.000828	0.000829	0.044500
Korea	Won	0.110277	0.110475	5.927100
Sweden	Kroner	0.019382	0.019417	1.041700
Syria	Pound	0.028750	0.028802	1.545300
Taiwan	Nt Dollar			

STOCK MARKET

Deficit worries pull stocks lower

STOCKS dropped yesterday as the government confirmed that the budget deficit for the first 10 months of the year blasted through 2002 target, raising prospects of higher interest rates ahead, analysts said.

DEFICIT/B2

PCCI SURVEY

Difficult, costly to be a good taxpayer in RP

By Gil C. Cabacungan Jr.

A PHILIPPINE Chamber of Commerce and Industry (PCCI) survey showed that most businessmen find it difficult and costly to be a good taxpayer under the current tax system and they were skeptical of the collection process.

PCCI executive director and tax expert Florencia Flores said the survey results showed that the Bureau of Internal Revenue, despite reforms undertaken in the past, has yet to show an improvement in its performance. Flores urged the BIR to simplify its rules and toughen controls on

the collection process.

Flores reported that a majority of the respondents believed that the BIR has not improved from its level of competence three years ago, that it remained rife with graft and corruption, and that its tax system was unfair.

The PCCI survey, conducted from Sept. 25 to Nov. 11 this year, had 58 member-respondents belonging to the country's top 1,000 corporations. PCCI has more than 600 members.

Nearly half or 49 percent of the respondents said the BIR's compliance requirements—such as getting permits to use computerized accounting system, tax audit, requests

for tax refunds, and getting clearance for the transfer of real estate property—were difficult and complicated to comply with.

A significant portion of respondents or 40 percent said additional costs incurred in being a good taxpayer were "unreasonable and costly to bear."

These additional expenses cover costs of getting information on tax obligations, updating of tax rules, hiring additional staff for compliance, maintaining external consultants, opportunity losses and interest costs in borrowing for tax payments, and tax audit, examination and inspection charges.

Aside from being costly, the PCCI survey showed that 62 percent of the respondents said that the recent scams on the diversion of tax remittances by banks have "shaken their confidence on the integrity of the tax collection system."

While the majority of those surveyed think that an electronic filing and payment system would not prevent tax diversion, they would still adopt this system. The same with the proposed conversion of the BIR into the Internal Revenue Management Authority, which most respondents felt would not curb corruption in the agency but they would still try and implement this program.

Drives on all wheels. Gorgeous from all sides.

The new Subaru Forester. Still with its all-wheel drive, legendary for 30 years now. Still with the superior Japanese technology inherent in every Subaru. Now in a great new shell. Check out her every angle at the GM Autoworld nearest you.

2003 FORESTER AWD

AutoWorld
See the 2003 Subaru Forester at
www.gm-autoworld.com.ph

GM AutoWorld showrooms are open 7 days a week.

GM AutoWorld MAKATI
2286 Don Chino Rocas Ave.
(formerly Pasong Tamar) Makati City
Tel. Nos.: 867-8183 to 87 / 817-8056
817-8059

GM AutoWorld QUEZON AVENUE
1231 Quezon Ave., Quezon City
Tel. Nos.: 374-1250 to 59 / 413-8133
372-8001, 415-8878
Fax No.: 372-8008

GM AutoWorld SHAW
500 Shaw Blvd., Mandaluyong City
Tel. Nos.: 535-4944 / 535-4938
533-1263
Fax No.: 535-4937 / 535-4935

GM AutoWorld PAMPANGA
MacArthur Highway, Dolores,
City of San Fernando, Pampanga
Tel. Nos.: (045) 981-2002, (045) 860-2000
Tel/Fax No.: (045) 981-2003

GM AutoWorld CEBU
Gov. Cuenco Ave., Cebu City
Tel. No.: (32) 234-0426
Fax No.: (32) 231-7760

SUBARU
The beauty of All-Wheel Drive.

REV-X
Oil the Way!

Minimum purchase lang ng isang litro ng Rev-X plus P85, oil yours na ang "Wish Ko Sa Pasko" X'mas Album ng SexBomb Girls.



PER DTI-NCR Permit No. 2271 SERIES OF 2002

Makati Finance cuts size of IPO

By Doris C. Dumlaog

LEASING and financing firm Makati Finance Corp. is reducing the size of its initial public offering, citing sluggish stock market conditions.

Documents from the Philippine Stock Exchange showed that Makati Finance would offer only 19.56 million common shares—equivalent to about a fourth of the company's post-IPO shares—that would be listed on

the stock exchange's small and medium enterprise board.

The Securities and Exchange Commission earlier approved the registration of 18.6 million to 27.7 million common shares of Makati Finance with a par value of P1 each at an offer price of P1.17 to P1.50 a share equivalent to 25 percent to 33.4 percent of the company's total shares.

"We received last-minute changes in the number of shares to be offered by MFC," PSE listing

department head Ma. Isabel Garcia said without citing the reason for the reduction.

Companies selling shares usually reduce their IPO size if market conditions are unfavorable.

Value turnout in the PSE has been dismal in the past few months.

The price for Makati Finance's offering, on the other hand, has yet to be finalized pending approval from the PSE board.

There is currently only one SME listed on the third board of

the PSE: software service firm SQL Wizard Inc.

If plans do not miscarry, Makati Finance will become the second company to list on the third board.

Makati Finance was incorporated in 1966 under the name Makati Investment and Finance Co.

The company is 51-percent owned by Amalgamated Investment Bancorporation, an investment house owned by Singaporean and Filipino investors.

Sideline becomes full-time Chinese food venture

By Tina Arceo-Dumlaog

RICHARD Tansiongkun had always been interested in food and cooking since he was a child. It was his main interest and passion, but he did not think he would make a business out of it, not even when he put up his first 6.5-square-meter West Lake kiosk

SUCCESS STORY

in 1995 in Rustan's, Cubao. "The first outlet was just a sideline. It was just something I liked to do for myself. I worked full time, and then I would go back to the store. I would get the money and then stay behind until the store closed," Tansiongkun says.

Familiar terrain

Tansiongkun, who was just 26 at the time, raised about P120,000 to put the store up that sold just the usual Chinese delicacies, such as *siomai* and *siopao*, with some fried items and wanton noodle soup.

"I always thought that if I would go into food, I would choose Chinese food because it is something that I know, and our family knows people who are in the food business in Hong Kong and China. It is just my exposure," Tansiongkun explains. It took just about two months to put up the stall from the time he got the space.

"I was really pressured because the landlord told me that I have to put it up soon. It took me one month to construct the store and another month to put the operations in place. I tasted all the items according to what I

liked. I had no commissary. Everything had to be prepared from the house," he says.

Happy time

It was a happy time, however, as he saw his dream become a reality. He chose the name "West Lake" after the popular Chinese tourist spot.

He and his family were quite content operating just that one stall in Cubao until 1999, when he got a very good offer to put up another outlet at the food court of The Enterprise Center in Makati.

"It was good timing because I was no longer happy with my job in a multinational company. I decided then to give my business due attention," he said.

The West Lake kiosk at the food court was an instant success. Tansiongkun proceeded to expand the menu to cater to the tastes of his customers. From *siomai* and *siopao*, West Lake introduced rice toppings with spare ribs and chicken.

Improvements

"I instituted a lot of changes, developed new items, and found new ways to improve in the areas of service and menu choices," he said.

Food quality was upgraded, as Tansiongkun took command of the kitchen and the workers.

Tansiongkun gathered enough confidence from the success of the Enterprise Center kiosk that he expanded again a

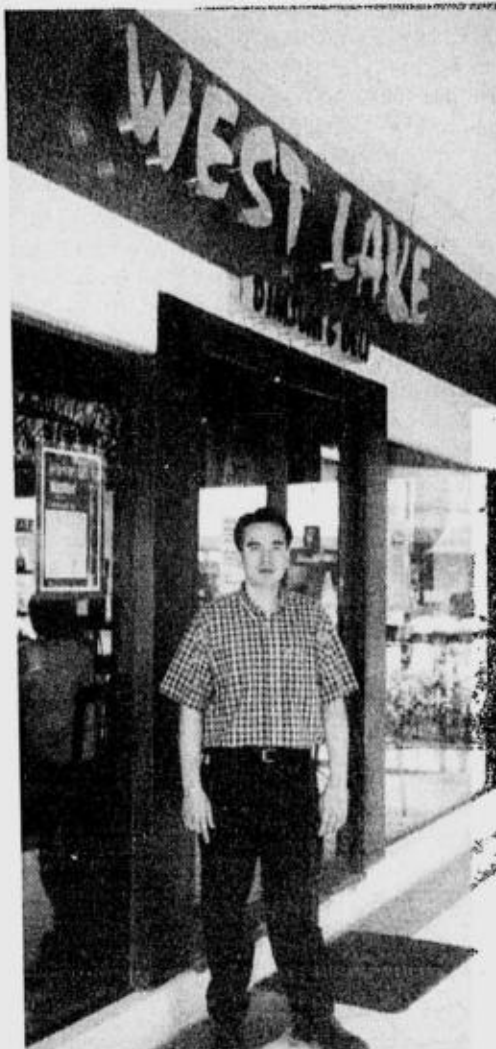
few months later to the Alabang Town Center, then at the Glorietta the following year. He also entered into franchising contracts with two business groups.

This year, Tansiongkun took the store concept to the next level and put up a restaurant in Eastwood City in Libis, Quezon City, to be followed by a second restaurant in the Fort Bonifacio Global City.

West Lake is also involved in constant product development so that customers will keep coming back for more. It was one of the first outlets, for instance, to start selling fried rice toppings and fried dumplings, an idea that Tansiongkun got from travels to Hong Kong and also from watching US movies and television shows.

West Lake is keen on opening more restaurant-type outlets under the company and leave the kiosk-style outlets to prospective franchisees.

The franchise fee for a basic



RICHARD Tansiongkun in front of his first West Lake restaurant in Libis, Quezon City.

kiosk costs P350,000, which include training and the right to use the trademarks. It does not include the construction of the stall and the inventory.

"The total cash out for a basic stall would be around P800,000," he says.

RFM sells Philstar stake

THE CONCEPCION group's RFM Corp. has signed a deal to sell its 96.96-percent stake in listed media portal Philstar.com to the Cebu-based Garcia family.

In a disclosure, RFM said it completed negotiations for the sale of its controlling stake in Philstar to the Garcias' JEG Development Corp. and Mai-i Resources Corp. for about P105 million.

In share purchase agreement inked yesterday, the buyers agreed to buy out the 217.49 million common shares of Philstar owned by RFM at 48.28 centavos each.

The purchase and sale of the Philstar shares will be implemented by crossing shares with the PSE.

The disclosure said the buyers agreed to undertake a tender offer to minority stockholders as mandated by the law.

"The joint venture of RFM and the Philstar group covering new media applications which was originally agreed to be implemented through Philstar will continue under a new unlisted company," the disclosure said.

Philippine Stock Exchange

(As of November 21, 2002)

STOCKS	OPEN	HIGH	LOW	CLOSE	VOLUME
BANKS & FINANCIAL SERVICES					
Banco de Oro Univ. Bank	17.5	17.75	17.5	17.5	18,000
Bank of the Phil. Islands	39.5	39.5	38.5	38.5	1,219,800
Citystate Savings Bank	14.25	14.25	14.25	14.25	2,000
Equitable PCI Bank Inc.	26	26	25.5	25.5	52,100
First E-Bank Corp.	0.72	0.72	0.72	0.72	20,000
Metropolitan Bank & Trust	31	31	30.5	31	33,000
Prudential Bank	450	450	450	450	17,240
Philippine National Bank	26.5	26.5	25	25	17,000
Security Bank Corp.	11.5	11.5	11.25	11.25	49,300
Union Bank of the Phil.	17.75	18.25	17.75	18.25	11,900
FINANCIAL SERVICE					
Bankard Inc.	0.98	0.98	0.98	0.98	10,000
Philippine Fund Inc.	0.35	0.35	0.35	0.35	40,000
Manulife Financial Corp.	1200	1210	1200	1210	3,210
Sun Life Financial Serv.	910	910	905	905	1,610
COMMERCIAL & INDUSTRIAL					
COMMUNICATIONS					
ABS-CBN Broadcasting Corp.	14	14	14	14	14,200
Digital Telecom Phils. Inc.	0.39	0.39	0.39	0.39	600,000
Globe Telecom Inc.	407.5	410	402.5	410	9,290
ISM Communications Corp.	0.016	0.016	0.016	0.016	100,000
Liberty Telecom Holdings	0.15	0.15	0.15	0.15	80,000
Manila Bulletin Pub. Corp.	3.6	3.6	3.6	3.6	86,000
Philat	0.21	0.21	0.2	0.2	880,000
Phil. Long Dis Tel Co.	248	255	248	255	173,280
Ivantage Corp.	0.28	0.28	0.27	0.27	450,000
Philweb.Com Inc.	0.01	0.01	0.01	0.01	9,000,000
POWER & ENERGY					
Manila Electric Co. A	10.25	10.25	9.5	9.5	161,000
Manila Electric Co. B	11.5	11.75	10.75	11.25	3,116,800
Petron Corp.	1.52	1.54	1.5	1.54	1,093,000
Trans-Asia Oil and Energy	0.9	0.9	0.9	0.9	110,000
TRANSPORTATION SERVICES					
Asian Terminals Inc.	1.22	1.22	1.22	1.22	1,230,000
William, Gothong & Aboliz	3.45	3.45	3.45	3.45	234,000
CONSTRUCTION & OTHER RELATED PRODUCTS					
Alsons Cement Corp.	0.25	0.25	0.25	0.25	30,000
FOOD, BEVERAGES & TOBACCO					
Jollibee Foods Corp.	14.75	15	14.75	15	126,500
La Tondeña Distillers Inc.	34.5	35	34.5	34.5	2,252,500
RFM Corp.	0.73	0.73	0.73	0.73	10,000
San Miguel Corp. A	58.5	59	58.5	58.5	104,500
San Miguel Corp. B	63.5	65	63.5	65	4,090,700
HOLDING FIRMS					
Ayala Corp.	4.6	4.65	4.6	4.65	824,000
Aboliz Equity Ventures	2.3	2.32	2.3	2.32	52,000
ATN Holdings Inc.	2.3	2.3	2.3	2.3	10,000
Boulevard Holdings Inc.	0.14	0.14	0.14	0.14	100,000
Benpres Holdings Corp.	0.165	0.165	0.145	0.15	4,990,000
Crown Equities Inc.	0.15	0.15	0.15	0.15	400,000
DMCI Holdings Inc.	0.16	0.16	0.16	0.16	10,000
First Phil Hldgs. Corp.	0.23	0.23	0.23	0.23	10,000
Ionics Inc.	11.5	11.5	11	11	34,700
J.G. Summit Holdings Inc.	1.12	1.14	1.12	1.14	19,000
MacroAsia Corp.	1.32	1.32	1.32	1.32	12,000
Megaworld Corp.	0.4	0.45	0.4	0.45	160,000
Metro Pacific Corp.	0.59	0.59	0.59	0.59	300,000
Musica Corp.	0.21	0.22	0.2	0.22	890,000
Roxas Holdings Inc.	0.1	0.1	0.1	0.1	400,000
Tanduay Holdings Inc.	0.83	0.83	0.83	0.83	120,000
Unwired Holdings Inc.	2.5	2.5	2.5	2.5	20,000
Waterfront Phils. Inc.	0.041	0.041	0.04	0.04	3,900,000
MANUFACTURING, DISTRIBUTION & TRADING					
Interphil Labs Inc. A	1.88	1.9	1.88	1.88	534,000
Interphil Labs Inc. B	1.9	1.9	1.9	1.9	23,000
Picop Resources Inc.	0.035	0.035	0.035	0.035	100,000
SPI Technologies Inc.	10.25	10.5	10.25	10.5	17,000
HOTEL, RECREATION & OTHER SERVICE					
Belle Corp.	0.35	0.36	0.35	0.36	40,000
Premiere Ent. Prod. Inc.	0.1	0.1	0.1	0.1	300,000
BONDS, PREFERRED & WARRANTS					
ABS-CBN Hldgs. Corp. (Pdr)	15.5	15.5	15.25	15.25	314,000
PLDT (10% Pref) Series W	10	10	10	10	1,000
PLDT 10% Pref Series Aa	10	10	10	10	1,000
OTHERS	4	4	4	4	6,000
Centro Escolar University	4	4	4	4	6,000
PROPERTY					
Ayala Land Inc.	4.95	4.95	4.95	4.95	4,365,000
Cityland Development Corp.	2	2	2	2	100,000
C & P Homes Inc.	0.165	0.165	0.165	0.165	630,000
Empire East Land Inc.	0.14	0.14	0.135	0.135	3,420,000
Filinvest Land Inc.	0.88	0.88	0.88	0.88	2,210,000
Highlands Prime Inc.	1.94	1.94	1.92	1.92	200,000
Fil-Estate Land Inc.	0.17	0.17	0.17	0.17	250,000
SM Development Corp.	1.06	1.06	1.06	1.06	478,000
SM Prime Holdings Inc.	5.1	5.2	5.1	5.1	7,574,000
MINING					
Omico Corp.	0.0022	0.0022	0.0022	0.0022	4,000,000
Philux Mining Corp. A	0.25	0.26	0.25	0.26	540,000
Philux Mining Corp. B	0.27	0.27	0.27	0.27	30,000
Oil	0.011	0.011	0.011	0.011	1,000,000
Imperial Res.	0.0014	0.0014	0.0014	0.0014	3,000,000
Imperial Res. B	0.0024	0.0024	0.0024	0.0024	30,000,000
Oriental Pet. & Min. A	0.0026	0.0026	0.0026	0.0026	13,000,000
Oriental Pet. & Min. B	0.17	0.17	0.17	0.17	80,000
The Philodrill Corp. A	0.024	0.024	0.024	0.024	100,000
Sinophill Corp.	0.024	0.024	0.024	0.024	100,000

IMPORTANT ANNOUNCEMENT

ON NOVEMBER 22-24
THE TOUR AND TRAVEL INDUSTRY
TAKES A MUCH NEEDED
HOLIDAY

13th JOIN THEM.....
AT THE 13th PHILIPPINE TRAVELMART
SM MEGATRADE HALLS 1, 2, 3
5th LEVEL SM MEGAMALL
MANDALUYONG CITY

A MUST EVENT
FOR CEO's & COO's /
HUMAN RESOURCE MANAGERS /
SALES AND MARKETING TEAMS /
CORPORATE EVENT PLANNERS /
TRAVEL INCENTIVE MANAGERS
AND EVERYONE WHO'S IN THE BUSINESS OF
TRAVEL AND TOURISM

AVAIL OF DISCOUNTED PACKAGES
ON PLANNING / TRAINING / INCENTIVE VENUES!

GLOBAL VISIONS EVENTS & MARKETING NETWORK

IN COOPERATION WITH:



WOW PHILIPPINES

VISIT PHILIPPINES



SUPPORTED BY:



MEDIA AND SPECIAL PARTNERS:



ORGANIZED BY:



EVENT MANAGEMENT TEAM



Tel Nos.: 892 63 78 / 812 45 13

Tel Nos.: 687 77 04 / 687 76 94

DISCLOSURES

METROPOLITAN Bank & Trust Co. has announced the resignation of Vy Tonne So as a director effective Dec. 15.

THE BANK of the Philippine Islands has declared a regular cash dividend of 80 centavos a share on the total outstanding common shares of its capital stock.

INTERPHIL Laboratories Inc. purchased 830,000 shares at P1.8993 each on Nov. 20 in line with its buyback program.

THE BOARD of Universal Rightfield Property Holdings Inc. has reset its annual stockholders meeting to Feb. 7 next year at 2:30 p.m. at the Pioneer Highlands Condominium in Mandaluyong. Record date is Jan. 18, 2003.

SQL*WIZARD Inc. has announced the resignation of Michael Tanjanco as a director.

WELLEX Industries Inc. will hold its annual stockholders meeting on Dec. 17. Record date for stockholders entitled to vote in the said meeting is set on Nov. 29.

LA TONDEÑA Distillers Inc. purchased 21,100 shares at P34 each and 66,600 shares at P34.50 each on Nov. 19 pursuant to its share repurchase program. Compiled by Ray Leyesa, PDI Research

Deficit worries...

From page B1

"Investors kept their eyes on the peso and were nervous about the deficit's impact on interest rates. This could hamper domestic growth," said A&A Securities research head Astro del Castillo.

The Philippine main index shed 3.36 points or 0.32 percent at 1,030.84 points.

Turnover rose to P577.45 million from Wednesday's P359.48 million. Losers beat gainers 27 to 17 and there were 39 stocks unchanged.

Ayala, 68; MPC, 10

THAT, in actual hectareage, is what the Ayalas and Metro Pacific will end up with, after Metro Pacific chair Manuel V. Pangilinan, under debt and boardroom duress, gives up control of Fort Bonifacio to his staunchest competitor.

The Ayalas, in partnership with the Campos family, will end up with about 50 hectares of still open, saleable land in The Fort, much of it in the so-called Big Delta, the commercial/financial center of what is billed as the new global city.

Envisioned by Metro Pacific as the new and better Ayala Center, the Big Delta is on top of the 18 hectares that Ayala had earlier acquired and is now developing as wet market/jeepney terminal, among others, along the C-5 perimeter of the former military base.

With the Big Delta gone, Metro Pacific will be left with 10 ha of undeveloped land, a Siberia by The Fort's global standards, located along Kalayaan Avenue and Gate 1. That property adjoins another 8 ha of still-government land, where the dreaded jail for martial law detainees once stood.

(Rockwell, by comparison, is about 15 hectares.)

According to the grapevine, the lawyers and accountants from both sides are rushing the voluminous documentation for signing by their respective principals on Monday.

Most likely in The Fort, the signing ceremonies will be off-limits to the press, apparently to prevent nosy newsmen from asking questions or even observing the body language of MVP as he hands over his crown jewel to his new landlord, Jaime Zobel de Ayala.

With the Ayala Center, The Fort, and a simi-

COCKTALES

Victor C. Agustin

larily named Ayala Center in Cebu, the Ayala family has now secured its unquestioned pre-eminence as the commercial landlord of the country.

For Metro Pacific, it is a strange and sad ending for what was the country's most exciting conglomerate before the Asian currency crisis.

Flush with (borrowed) cash and easy accessibility, MPC, or rather MVP, shook up the country's entrenched elite with aggressive acquisition, cutthroat competition, legendary work ethic, and generous donations.

Metro Pacific was the first landlord to build a kilometer-long, P900-million (in the P40-45 to \$1 era) flyover, just to improve accessibility to The Fort. The Lopezes' Rockwell followed suit.

Ironically, in addition to building traffic, the flyovers helped speed the two developers to a financial deadend.

Shop-talk

• IN what appears to be a sign of the times, a tiny shop selling pan de sal sandwich has become the bestseller in upscale Greenbelt. There is always a line that snakes out from the shop to the sidewalk, specially during lunch hours.

• LE Souffle and landlord Fort Bonifacio Development Corp. are now back on good terms, after the anchor restaurant finally paid off back rentals and other dues for its landmark

restaurant in The Fort.

De-escalating the Escalers

UNDER the intervention of the judge hearing their bitter separation case, investment banker Noel Escaler has agreed to meet with his ex-roommate, painter Mariko Jacinto, in an effort to settle their case out of court.

The possibility of an amicable settlement brightened during yesterday's hearing, when the estranged couple decided to meet face-to-face in the next court date without their lawyers, and with only Pasig RTC Judge Isagani Geronimo as witness and mediator.

Escaler was a no-show in yesterday's hearing, where Jacinto broke down in tears under questioning from Escaler counsel Katrina Legarda, according to one eyewitness.

Heard through the grapevine

FOREIGN Undersecretary Lauro Baja, a ca-

reer diplomat, is tipped as the likely successor to Ambassador Alfonso Yuchengco when the taipan steps down next month as Philippine permanent representative to the United Nations. (Cocktales may be reached by e-mail at cocktales_pdi@yaho.com or at cocktales_pdi@hotmail.com.)

Budget gap swells ...

From page B1

nancial markets could remain volatile. From a borrowing mix of 56-percent foreign against 44-percent local loans, the 2003 debt program would have a ratio of 48 percent foreign and 52 percent local.

Saying that there were no quick fixes to the fiscal problem, Camacho acknowledged that the tax collection-to-GDP would fall to an all-time low of 9.8 percent this year and slightly improve to 9.9 percent in 2003.

Total revenues this year should account for 13.6 percent of GDP this year and 13.9 percent next year.

Boncodin said that the collection of the Bureau of Internal Revenue was 18 percent lower compared to target. As of October, the BIR's collection stood at

P315.959 billion, of which P30.465 billion was collected for the month.

Collecting 80 percent of the government's annual cash requirement, the BIR had sustained a shortfall of P30 billion or 18 percent against the full-year target of P422.5 billion.

The Bureau of Customs collected only P77.817 billion in the first 10 months and P8.233 billion was for the month of October. Customs must collect P99.6 billion this year.

The budget chief admitted that while revenues were to blame, spending was similarly accountable as expenditures of P642 billion in the first 10 months exceeded the target of P629 billion.

With INQUIRER wire reports

NOTICE TO ALL CONCERNED

FUJIWELD INCORPORATED is the registered owner of the trademark, and the manufacturer of **"FUJIWELD"** welding electrodes under registration certificates issued by the Bureau of Patents, Trademarks and Technology Transfer now the Intellectual Property Office (IPO). As such, **FUJIWELD Incorporated** is entitled to the full protection of the law.

It has come to the knowledge of **FUJIWELD Incorporated** that certain persons/entities are manufacturing and marketing fake welding electrodes but using the trademark **"FUJIWELD"**. As fake products, they are of very inferior quality and will not serve the usage and purpose of genuine **FUJIWELD** welding electrodes.

The manufacture and marketing of fake **FUJIWELD** welding electrodes constitute infringement and/or unfair competition under the law, and entitled **FUJIWELD Incorporated** to institute actions for civil damages and/or file criminal complaint against those responsible. Notice is therefore given to all persons/entities engaged in the manufacture and marketing of fake **FUJIWELD** electrodes or who pass off their products as **FUJIWELD** to immediately cease and desist from such fraudulent and illegal acts.

FUJIWELD Incorporated will give a **CASH REWARD P30,000** to any person giving information leading to the arrest and prosecution of those responsible for the manufacture and marketing of fake **FUJIWELD** welding electrodes.

CHATO & ELEAZAR LAW OFFICE

Counsel for **FUJIWELD Incorporated**

B/F Strata 2000, Emerald Avenue
Ortigas Center, Pasig City
Tel. Nos. 631-6561/64 Fax: 631-7634
E-mail Address: chalex@skyinet.net

SEC okays registration of Philam Fund shares

By Elena R. Torrijos

THE SECURITIES and Exchange Commission has approved the application of mutual fund Philam Bond Fund Inc. to register an additional P2.5 billion worth of common shares for sale to the public.

The securities regulator also approved the request of Philam Dollar Bond Fund Inc., a dollar-denominated mutual fund, to register P1.3 billion worth of shares.

Proceeds from the sale of shares of the two funds will be used to build up its investment in fixed income instruments including medium- to long-term government securities.

PRULINK	PRU LIFE U.K. TV	
VARIABLE LIFE	Current Week November 19, 2002	Last Week November 12, 2002
Prulink Bond Fund	1.03279	1.03245
Prulink Managed Fund	1.00093	1.01207

* Note: PRULINK Funds were launched last September 18, 2002

KARL EDWARD INTERNATIONAL, INC.

shop the fort bazaar

NOV. 22, 23 & 24

3 DAYS SHOPPING
FRIDAY, SATURDAY & SUNDAY

9:00AM - 8:00 P.M.

NBC The NBC Tent Bonifacio Global City

Inquiries call: 414-3530 / 414-3531 / 374-3726

Major Sponsors:

Be a DnD franchisee
and cash-in on our 11 year track record of profits.

Turn-key franchises
starts as low as P350,000*

Carl, Kiosk and Restaurant sites
available.

This is the Opportunity!
Now is the time!

* applicable for a 2 sqm. cart

PRIME PACIFIC CORPORATION
Call now: Tel. 721-9695 to 98,
Fax: 722-6751
jodeamoya@pacifica.net.ph

JASON BUENAVENTURA. NEEDS TO HAVE FUN. NEEDS TO RETIRE. NEEDS A PENSION PLAN. **PHILAM PLANS**

IAN CRUZ. NEEDS TO THANK NINONG. NEEDS TO LEARN HOW TO SAVE. NEEDS A SAVINGS ACCOUNT. **PHILAM SAVINGS BANK**

PHILAM ASSET MANAGEMENT

PHILAM REAL PROPERTIES

PHILAM Group of Companies

FOR INQUIRIES CALL 5282000

BEST COPY AVAILABLE

Philexport more upbeat, sees 10% growth in exports in 2003

By Gil C. Cabacungan Jr.

THE PHILIPPINE Exporters Confederation Inc. has expressed confidence the export sector will sustain its recovery up to next year.

Philexport said exports should grow by at least 10 percent in 2003.

Philexport president Sergio Ortiz-Luis Jr. said exporters were "buoyant" about their outlook next year because the economic slump in the world's biggest export buyers—the United States and Japan—were not as bad as initially thought.

Philexport had expected exports to drop by as much as 15 percent this year because of the harsh impact of the Sept. 11 terrorist attacks in the United States.

"We were pleasantly surprised that exports managed to remain flat in the first quarter this year and posted significant modest growth by the first half this year," Ortiz-Luis said.

Apart from steady demand from the United States and Japan, according to Ortiz-Luis, higher exports to marginal markets, specifically in Southeast Asia, have boosted the confi-

dence of exporters.

"We have found new markets for our exports that we expect to develop more in the coming years," Ortiz-Luis said.

This has prompted Philexport to adjust its export growth target this year from flat to a range of between 8 percent and 10 percent.

Ortiz-Luis said conservative estimates for next year showed that exports would climb by at least 10 percent.

Philexport's forecast is substantially higher than the 5-percent to 8-percent growth target set by the government for 2003.

The Department of Trade and

Industry earlier raised its export target to between 7 percent and 10 percent this year following a mild spurt in shipments of Philippine-manufactured and agricultural goods in the past few months.

Exports jumped 17 percent in September, which pushed the overall growth rate to 8.8 percent to \$26 billion for the first nine months of the year from \$23.9 billion during the same period last year.

The country's main exports are electronics and semiconductors; garments; automotive components; and agriculture products.

Fickle-minded Edeza again changes mind

By Clarissa S. Batino

NATIONAL Treasurer Sergio Edeza said yesterday he would not quit his post, backing out from his previous comments that he would leave the government in February next year.

"I have agreed to stay longer in deference to the request of (Finance) Secretary (Jose Isidro) Camacho," Edeza told reporters.

"How can you desert a friend at a time like this?" he asked.

Edeza said he could not resist the enormous fund-raising challenge confronting him, citing the government projected budget deficit of P223 billion

this year.

Edeza said he would stop making public any of his plans to leave the government.

Edeza first announced plans to resign in July 2001. He made two more announcements this year.

Now keeping his cards close to his chest, the usually transparent Edeza said he could not say as to how long he would stay in the government except that it would be beyond Feb. 16 next year, the date he gave on Oct. 8 as to his last day in office.

"I think a big part of me is also challenged with the responsibility of raising the funds we need to finance the deficit next year," Edeza said.

Opulent Breakaway

Enjoy 3 Days / 2 Nights of luxury at The Empire Hotel and Country Club from US\$442*!

Inclusions:

- Roundtrip Manila-Brunei-Manila Economy Class* air ticket on Royal Brunei Airlines (Ask about our Business Class and First Class packages.)
- Roundtrip airport-hotel-airport coach transfers
- 3 days / 2 nights hotel accommodations with 2 breakfasts and 2 dinners at The Empire Hotel and Country Club
- Half day city tour
- Enjoy the Country Club facilities and shuttles to city and Jerudong Park Playground with our compliments.

Minimal add-on for Twin Cities and optional tours available.

For inquiries, call your favorite travel agency or Travelwide Associated Sales, Phils., Inc.

Tel: 897-3309 • FAX: 895-3757 • e-mail us at brunei@twasp.com or visit us at www.bruneiair.com

A joint promotion by:

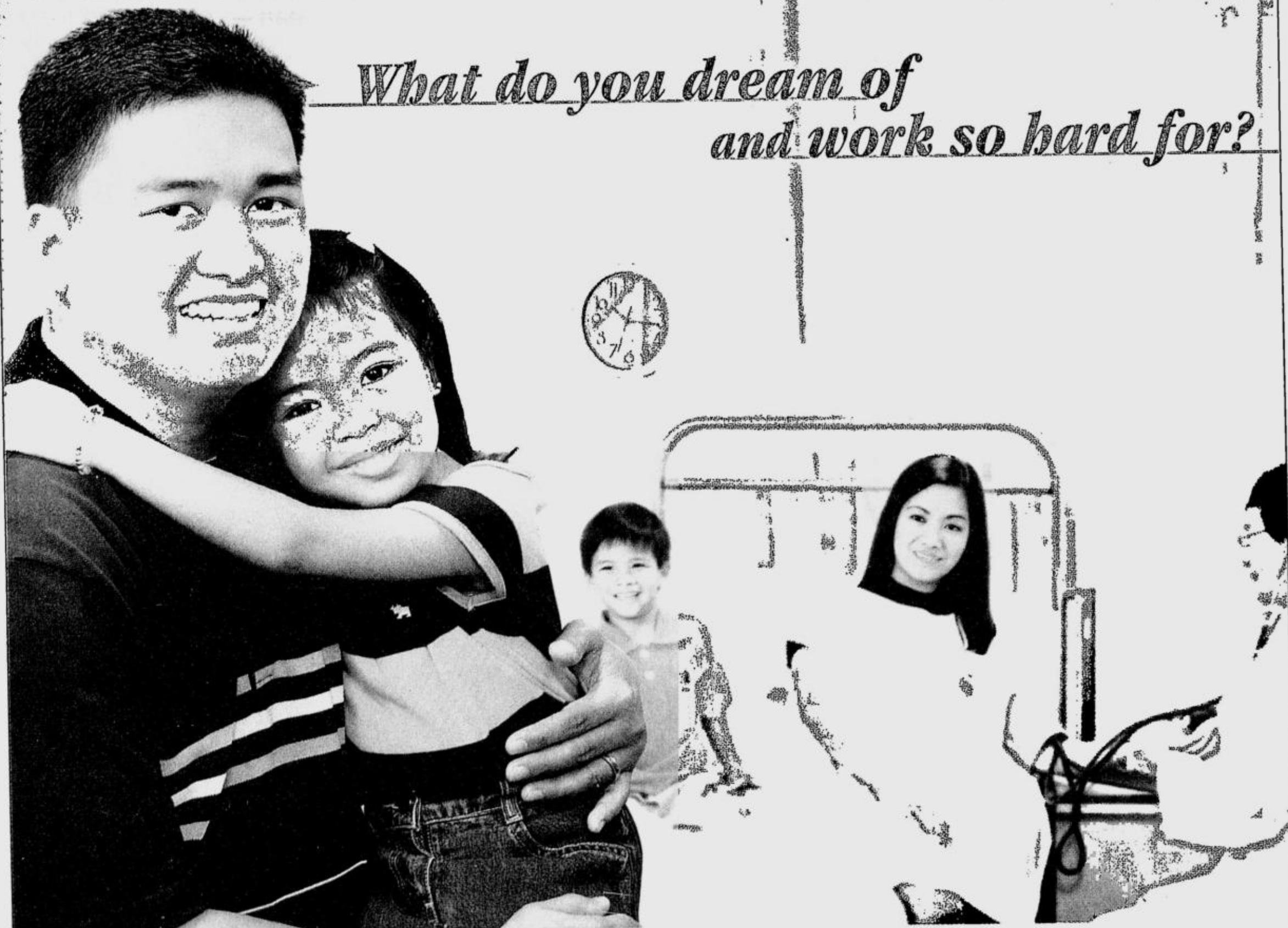
 **ROYAL BRUNEI**

THE EMPIRE
Hotel & Country Club

 **Brunei**

A member of
"The Leading Hotels of the World"

* Based on twin-share. Prices may change without prior notice. Conditions apply.

*What do you dream of
and work so hard for?*

We all work hard to realize our dreams. One dream is a healthy life for the whole family.

But unforeseen circumstances, such as sickness or death, can leave dreams unfulfilled. That's why you need Philamlife.

At Philamlife, our people and our resources work hard to make your dreams come true.

Philamlife is the country's largest insurance company. In partnership with the American International Group, Inc. (AIG), our insurance products can provide your family with comprehensive health and medical insurance benefits.

Your health is your wealth. Philamlife will help make both these dreams come true.

Call us now at 528-2000 and let us help you make your dreams come true.

In Hong Kong, you can call (852) 2591-2218/9472-3130.

Excelife
Gold

She
Excelife

Excelife

PHILAM LIFE
Securing Lives. Fulfilling Dreams.

AIG A Member of
American International Group, Inc.

PHILAM LIFE PHILAM INSURANCE PHILAM CARE PHILAM PLANS PHILAM SAVINGS BANK PHILAM ASSET MANAGEMENT PHILAM PROPERTIES PHILAM GULF CITY COMPANY PHILAM, INC.

CTRM to decide today whether to push tariff cuts

By Gil C. Cabacungan Jr.

THE COMMITTEE on Tariff and Related Matters will hold a crucial meeting today to decide whether to proceed with or defer the scheduled tariff cuts over the next two years.

The CTRM's agenda will specifically determine what petrochemical products will be exempted from the Asean Free Trade Agreement next year, what other industries will be exempted from the Afta tariff cuts to no more than 5 percent next year, whether the government should reduce to zero tariffs on the bulk of products under Afta, and whether duties on most favored nation or non-Asean tariffs will be kept steady through 2004.

A government source said the CTRM meeting would lay down the trade liberalization policy of the Macapagal administration in the face of rising complaints from industries

that they were not ready to face more competition from imports.

The Tariff Commission is waiting for a clearer direction from Malacañang before it decides on the large number of petitions for tariff cut delays that have fallen on its laps in the last few months.

A person familiar with the matter said the CTRM would determine which plastic products, apart from resins, would continue to enjoy tariff protection beyond 2003, when tariffs on intra-Asean traded goods would fall to no more than 5 percent under Afta.

The Philippines has already invoked its option to exempt its petrochemical industry from Afta to give local players more time to build a naphtha cracker, the catalyst for the industry's integration.

The CTRM is also expected to decide on the fate of other industries that have sought similar concession

bestowed on the petrochemical industry, such as shoes, steel, paper, motor vehicles, palm oil and cement.

Another major issue in the Afta Common Effective Preferential Tariff rate is the scheduled reduction to zero tariffs on products that account for 60 percent of the country's tariff lines.

The government has already decided to defer the planned cuts in duties on imported raw materials not produced locally or produced but in insufficient quantity from 3 to 1 percent due to budget considerations.

The government posted a huge P188-billion budget deficit in the first 10 months this year, and the President had ordered all agencies to look for ways to save money and raise revenues.

The CTRM meeting will also tackle the issue on whether the MFN tariffs, which have been frozen at 2000 levels, will continue to be fixed at current levels up to 2004.



BEFORE leaving for an all-expense paid eco-educational trip to Germany, Bayer AG's top five "young environmental envoys" paid a courtesy call to President Macapagal. The "envoys" were with Sen. Loren Legarda (second from left) and Bayer executives Gregorio Pangan, Dorothy Claro and Benjie Suzara.

HARD WORK IS LOVE OF COUNTRY

Love of country is rolling up our sleeves and getting the job done.

Imagine the leap in our GNP if those of us engaged in business, big or small... Those of us employed in a desk job or blue collar work, would invest our energies to complete one more job, make one more sale and finish one more product today.

Imagine if we resolve to be a little more productive today than yesterday...and everyday.

Countless times, investing genuine effort is all it takes to make our dreams real.

Genuine effort is the stuff of success.
Not an embarrassment of money.
Not the admiration of our peers.

Rather, it is doing honest work, making sure we do right by our superiors, colleagues and our conscience.

That is what we live by
...and what our Bank stands for.

*"We either tear this country apart or pull it together.
So, which way will you pull today?" Dante A. Ang, Chairman of the Board*



BankWise. Businesswise. Countrywise.
A heart for a better life.

HEAD OFFICE BRANCH
G/F Crown Prince Court Bldg. 828 Arnaiz Ave., Makati City
☎ 840-1328, 815-8327, 894-4242
BONI-MAYON BRANCH
G/F DSL Bldg. 27 Boni Ave., cor. Mayon St., Mandaluyong City
☎ 534-9082 to 86

LAS PIÑAS BRANCH
G/F Gabriel Aguilar Bldg. Talon, Las Piñas City
☎ 800-1876 to 78
TIMOG BRANCH
G/F Cabrera I Bldg. 130 Timog Ave., Quezon City
☎ 412-0886, 412-1789

CEBU BRANCH
Villalón Bldg. Osmeña Blvd. cor. Uytengsu St., Cebu City
☎ (032) 422-5156, 412-5160
DAVAO BRANCH
G/F Margarita Recio Bldg. J. Camus cor. V. Ilustre Streets, Davao City
☎ (082) 227-1790, 227-1792

Bankers support tax breaks

By Elena R. Torrijos

THE BANKERS Association of the Philippines last week asked the Bangko Sentral ng Pilipinas and Department of Finance to endorse to President Macapagal-Arroyo the certification of a proposed bill reaffirming tax breaks for offshore banking units and foreign currency deposit units as a priority measure.

In an interview, BAP president Cesar Virata said \$13 billion in deposits held by OBUs and FCDUs were in danger of moving abroad, consequently lowering available lending to the Philippines, unless the bill was passed.

DOE taps Europe

THE DEPARTMENT of Energy has sent a trade mission to Europe to promote local investment opportunities in renewable energy.

In a statement, the energy department said the mission—launched in cooperation with the World Wildlife Fund—to the United Kingdom and The Netherlands would try to entice investors in these countries to look at projects here involving geothermal, mini-hydro, wind, solar, ocean and biomass resources.

Assistant Energy Secretary Lasse Holopainen said the Philippines was a prime destination for sustainable ventures considering its track record in exploiting its abundant geothermal energy and a vast, well-mapped potential for renewable energy. **Ronnel W. Domingo**

2 British firms set expansion

TWO British financial services firms are keen on expanding their Philippine operations despite most investors' negative perception of the country.

Trade Undersecretary Gregory Domingo declined to name these two financial services firms but said these already had existing offices in the country and were keen on infusing more cash into their Philippine operations in the coming months.

"There's potential in Europe, but it's still just starting because the awareness level is lower than in the (United States). But they (Europeans) are very interested. It actually surprises them that Filipinos have so many capabilities," Domingo said at the sidelines of the Japanese IT Standards Examination of the Philippines awarding ceremonies on Wednesday. **Abigail L. Ho**



Asian Ethnic Food Fest 2002 Garden & Pets Show 2002

22-24 November 2002

World Trade Center Metro Manila

10 am - 7 pm



MENU

A wide array of treats from more than 200 exhibitors ...



Trendiest Products Showcase

Trendiest Products chosen based on their unique packaging, degree of innovation, and adaptability to consumer lifestyle.



Best Philippine Food Ideas

An on-the-spot cooking contest for budding chefs using nata de coco as prime ingredient.



Partner Region Program

Features delicacies from Region 6 -- Aklan, Antique, Capiz, Guimaras, Iloilo, Negros Occidental, and Panay -- such as piaya, guapple pie, sulay bagyo, and pinasugbo.



Cafe Pavilion

Check out the various coffee concoctions from the line-up of local cafes and take a break with a cup o' joe.



Brand Development Program

Showcases the versatility of lambanog, kalamansi, banaba, and mango.



Tropical Garden

A setting of palms, ferns, and vines designed to show both lush nature and human aesthetics.



Fresh Fruit Festival

A presentation of exportable fruits, fruit carvings, and fruits as gifts.



Urban Agriculture

Also known as "Container Farming in the City," the setting features various recycled containers used to grow various vegetables. This program aims to reduce waste, foster love of nature, and show city slickers how to grow food plants right in their own place.



Kakanin / Tamales Festival

Features kakanin, in stylized form and microwavable packaging, with tamales as the piece de resistance.



Patio - The Garden Restaurant

Its garden setting is a replica of the award-winning Philippine Pavilion at the prestigious Floriade show, held every 10 years in the Netherlands. A variety of Asian dishes will be served by Makati Skyline.



Lambanog Creative Flairtending Competition

The goal is to create a lambanog-based drink to rival, if not surpass, the popular pina colada through a combination of expert mixing and exciting acrobatics.



Plant Arts

A special setting featuring a terrarium, a dish garden, ikebana, a Zen garden, and bonsai culture.

Plus, seminars and workshops on food presentation, culinary techniques and recipe development, horticulture and floriculture, and the organic movement ...

Day 1, 22 November / Friday

- **Cooking Demonstrations** (Crispy Sesame Chili Chicken and Sweet Sour Fish Fillet • Fried Rice with Oyster Sauce, Chicken Teriyaki Rice Bowl, and Clare Ole Easy Paella • Awesome Tapsilog • Pansit Molo)
- **Mango Industry Presentation**
- **Seafood Gallery Presentation**
- **Seminars** (Organic Standards and Certification • Meat Processing, Value-added Seafood, and Kalamansi Concentrate • Organic Products and Industry • Mini-waterfall Making, Zen Gardening and Tray Landscaping)
- **Apprentice for a Day** (Le Souffle Restaurant)

Day 3, 24 November / Sunday

- **Cooking Demonstrations** (Western Visayan Dishes • Cooking with Mega Sardines • Cooking with Mama Sita's Products Cooking with MCN Products • Halal Food • Pasta Neptune, Pasta Rosa, Bagoong Rice, and Green Apple Salsa)
- **Seminars** (Opportunities in the Marine Fish Industry • How to Produce and Market Premium Quality Guppies • Organic Standards and Certification • Organic Lifestyle - Answer to the Polluted Life • Floral Arts and Crafts Design Presents Rachel Cuna Cup 2002 Winners)
- **Boston C Presentation**

Day 2, 23 November / Saturday

- **Cooking Demonstrations** (How to Make Children Eat Vegetables without Them Knowing It • Jambalaya and Puto Pao • Chicken Picho Rolls with Mango and Carrot Rolls)
- **Seminars** (Organic Farming for Health and Wealth: Basics and Opportunities • Urban Agriculture and Container Farming • Recycling of Containers for Urban Agriculture • Food Irradiation • "Chicken No Need to Torture but Pasture Freed Before Being Fried")
- **INFOMAPP Presentation**
- **Arenga Vinegar Presentation**
- **Lambanog Creative Flairtending Competition** (Awarding Ceremonies for Best Booth, Trendiest Philippine Product, and Lambanog Creative Flairtending Competitions)

A d m i s s i o n

Trade buyers (w/ business card)	Free
Students and Senior Citizens	P30
General Public	P40

For inquiries, please contact the AEFPP-GPS Secretariat:



Center for International Trade Exhibitions and Missions (CITEM) Golden Shell Pavilion, International Trade Center, Roxas Blvd. corner Senator Gil Puyat Avenue Extension, 1300 Pasay City, Metro Manila, Philippines • Tel. 832 831 1282/ 831 2201-09 locals 238 and 204 • Fax. (632) 832 3965/ 834 0177 • E-mail: agrimarine@citem.com.ph

• an agency of the Department of Trade and Industry (DTI)

Cooperators: Bureau of Export Trade Promotion (BETP) • Philippine Trade Training Center (PTTC) Department of Science and Technology (DOST) • Philippine Exporters Confederation (PHILEXPORT) • COOK Magazine • Federation of Cutflower and Ornamental Plant Growers of the Philippines (FOPGPP)



Be productive or perish, ADB tells China rivals

ASIAN firms must learn to boost their productivity or perish at the hands of the manufacturing juggernaut that is China, according to the Asian Development Bank's new chief economist, Ifzal Ali.

In an interview with Reuters, Ali said China's expanding role as an intra-regional trade hub was one reason why the ADB was optimistic Asia would continue to be the fastest-growing region in the world despite clouds over the global economy.

"In an increasingly globalized economy, I don't think any region is going to be autonomous. The only thing is that now Asia isn't going to

catch pneumonia every time America sneezes," said Ali, who is an Indian.

China's exports, which were 31.5 percent higher in October than a year earlier, have held up strongly despite slowing growth in the industrial world because it produces basic consumer goods that people need to keep buying, Ali argued.

"Countries like South Korea or Japan are far more vulnerable because of the kinds of high value-added products that they export," he said late on Wednesday.

The problem for Asia is that China's economy is so huge and diverse that as more developed regions move up

the value ladder, the spaces are being filled by its more backward regions before other countries can respond.

The answer is for China's neighbors to put the onus on productivity.

"It's firms that export and it is the creation of enabling conditions for these firms to operate, to advance and grow that will really decide who will be able to compete with this juggernaut and who won't," Ali said.

He said the tide of cheap Chinese goods of increasingly high quality was great news for Asian consumers who have long been at the mercy of sheltered local industries. **Reuters**

Japan sets budget to boost economy

TOKYO—Japanese government and ruling party officials are preparing an extra spending package that could win Cabinet approval as early as Friday in an effort to revive the ailing economy.

Japan's leading business daily Nihon Keizai Shimbun reported Thursday that the additional spending would total about 4 trillion yen (\$33 billion).

Finance Minister Masajuro Shiokawa said late Wednesday that no decision had been made but the package will probably total about 8 trillion yen (\$65 billion) or 9 trillion yen (\$74 billion). But those figures include spending by local governments.

Approval of the supplementary budget was slated for a Cabinet meeting

Friday, but politicians have requested various figures, reflecting division over how to allocate money among public works, tax cuts, help for small companies and other measures.

The spending would also be subject to parliamentary approval.

The Nihon Keizai report said the government and the ruling parties would officially decide on a framework for the supplementary budget Thursday evening.

The special budget will include about 2 trillion yen (\$16 billion) to cover projected tax revenue shortfalls and 1 trillion yen (\$8 billion) or 1.5 trillion yen (\$12 billion) for public works, according to the report.

Another 1.5 trillion yen (\$12 billion) would go toward bolstering the

"safety net" to protect smaller companies and create jobs, it said.

Prime Minister Junichiro Koizumi is trying to accelerate the cleanup of bad loans at the nation's banks in an attempt to turn around an economy that has languished for more than a decade.

Although the bank cleanup is expected to help the economy in the long run, joblessness, which is at a near record high, is expected to climb.

The Nihon Keizai said the extra-spending package would require the issuing of about 5 trillion yen (\$41 billion) in government bonds—pushing the total above the 30-trillion yen (\$245-billion) ceiling set by Koizumi for this fiscal year. **AP**



AN ADVERTISEMENT posted next to a bus stop in the financial district of Singapore. The entertainment industry was fueling a rise in advertising expenditure in the Lion City, according to reports released amid a raft of government data putting the economy on the back foot. **APF**

Asian stocks track surge in US technology shares, oil gains

SINGAPORE—Stocks bolted higher in Asia on Thursday and the dollar briefly touched a three-week peak against the yen after US technology shares surged and computer company Hewlett-Packard Co. posted strong earnings.

Oil prices continued to rise as hopes Opec will tackle overproduction added to concern over the risk of a war in Iraq.

Tokyo's Nikkei 225 average closed up 2.46 percent at 8,668.06, its highest for two

weeks, as technology stocks tracked a 3 percent rise in the US Nasdaq index and banks continued to bounce off all-time lows.

"Oversold banks are being lifted by short-covering, and that combined with a recovery in the US tech sector gave a big boost to the market mood," said Koichi Ogawa, chief portfolio manager at Japan's Daiwa SB Investments.

Almost all other major Asian markets were also in the black, with benchmarks closing up

1.2 percent in South Korea and 0.5 percent in Australia. By midday, Hong Kong was up 0.6 percent and Singapore had gained 0.9 percent. But Taiwan closed 1.6 percent lower.

"We've had a consolidation following the sharp gains in late October. So any signs that analysts are underestimating earnings, which HP seems to suggest, will probably see more money being put into the market," said Kevin Scully, managing director at independent research group Netre-

search-Asia. HP shares soared around 10 percent in after-hours trading after the computer and printer maker reported higher quarterly earnings that hit the top of the range of analysts' estimates.

US stocks had already surged on Wednesday after International Business Machines Corp. decided to pump \$1 billion into research to expand its consulting services and Analog Devices Inc. issued a rosy earnings report.

The Nasdaq Composite Index

rose 3.26 percent to 1,419.35. The Dow Jones Industrial Average climbed 1.75 percent to 8,623.01, pushing blue chips toward a seventh straight week of gains.

The rally helped pushed the dollar to a three-week high of 122.78 yen, though the gains in Japanese stocks pulled the US currency back.

The dollar stood around 122.34 yen versus a late US level of around 122.52. The euro sat near \$1.0012 against

\$1.0016 in New York and a two-week low of 99.90 cents hit in post-Asian trade on Wednesday.

Oil prices climbed after the head of Venezuela's state-oil firm, said the Opec cartel would tackle overproduction at its December meeting.

The comments added to momentum triggered by US President George W. Bush's latest warning that Iraqi resistance to arms inspections would not be tolerated. **Reuters**

Boeing warns of more job cuts

SEATTLE—Boeing Co. said it will need to cut another 5,000 jobs next year in its commercial airplane division as the global aviation slump continues to exact a harsh financial toll on the world's airlines.

The job reductions would bring to nearly 35,000 the company has eliminated since last year's Sept. 11 terrorist attacks.

Alan Mulally, chief executive of Boeing's commercial airplanes, told workers the company expects half the cuts to come through attrition and the rest through layoffs. He spoke Wednesday at Boeing's widebody jetliner assembly plant in Everett, 50 kilometers north of Seattle.

Since the attacks, Boeing has deferred deliveries of more than 500 jets as struggling airlines pared back—dropping routes, parking planes and rescheduling new orders.

By the end of 2003, Boeing's commercial division based in south suburban Renton expects to have a workforce of 60,000, down from the current 65,000, spokesman Bill Cogswell said. The first in this round of layoff notices will go out on Friday and take effect Jan. 24, he said.

For the Machinists union, whose workers

have been hard hit by this year's cuts, the prospect of additional losses comes hard.

"We've been cut pretty bare bones," said Mark Blondin, president of the union's Puget Sound-area District 751, which lost its contract fight for increased job security. "We kind of assumed this was leveling out right now."

Many Machinists are working mandatory overtime shifts, he said. "I still feel we're understaffed out there."

Boeing's engineering and technical workers union, which is voting now on contract proposals from Boeing, said it also was dismayed by the news.

"One more layoff is one more too many," said Bill Dugovich, a spokesman for the Society of Professional Engineering Employees in Aerospace. "We had certainly hoped we were done laying off people and had shifted the focus to start preparing for recovering in the future."

The job reductions are in addition to the 1,200 to 1,500 announced last month by Boeing's Bellevue-based Shared Services division, which handles computing, telecommunications, building maintenance and other in-house work. **AP**

HP's profit tops expectations

SAN FRANCISCO—Hewlett-Packard Co. delivered a quarterly profit that indicated its contentious \$19-billion takeover of Compaq Computer is progressing better than skeptics predicted.

The Palo Alto-based company earned \$390 million, or 13 cents per share, in the three months ended Oct. 31. Had HP and Compaq had been together at the same time last year, the company would have lost \$505 million, or 17 cents per share in that year-ago quarter.

If not for accounting charges unrelated to HP's ongoing business, the company said Wednesday that it would have earned 24 cents per share. That topped the consensus estimate of 22 cents per share among analysts polled by Thomson First Call.

HP's quarterly revenue also exceeded expectations, totaling \$18 billion. The consensus analyst estimate was \$17.3 billion.

The performance represented a measure of redemption for HP executives and directors who overcame stiff shareholder resistance spearheaded by the family of the company's founders to buy Compaq six months ago.

"We think we are right where we need to be," Robert Wayman, HP's chief financial officer, said during an interview Wednesday. "We still have a lot of work to do, but we have made a lot of progress in the first six months. I think we are even running a little ahead of schedule."

HP disclosed its results after the market

closed. The company's shares gained 30 cents to close at \$16.85 on the New York Stock Exchange, then added an additional \$1.75, or 10 percent, in after-hours trading. The surge in extended trading pushed HP's shares above their price when the Compaq takeover closed in early May.

Industry analysts warn it's still far too early to declare HP's takeover a success. The company still faces a possible backlash from employees, distributors and customers who might rebel against some of the changes brought about by the Compaq deal.

HP also lost a vital cog in the deal earlier this month when former Compaq CEO Michael Capellas resigned as HP president to take the helm at bankrupt WorldCom Inc.

Capellas' departure threatens to erode the already fragile morale of the combined work force, said industry analyst Steve Kleynhans of the Meta Group.

HP is confident the two businesses will continue to mesh. The company reaffirmed the consensus earnings estimate of 27 cents per share for its current quarter ending in January. Even so, Fiorina said she expects the economy to remain sluggish.

HP's printing and imaging business propelled the company in the last quarter. The division registered an operating profit of \$926 million on revenue of \$5.6 billion, up from an operating profit of \$490 million on revenue of \$5 billion last year. **AP**





PRESENTS



Society Of Seven

Live from Hawaii & Las Vegas

Sponsored By:



with Special Guests



CAROL BANAWA



BERT NIEVERA



DESSA

DECEMBER 4-5, 9-10 : MANILA HOTEL (FIESTA PAVILION) 9:00 PM
P2,500.00 With Dinner • P1,800.00 Without Dinner

DECEMBER 11-13 : MANILA MIDTOWN HOTEL BALLROOM 8:00 PM
P2,000.00 • P1,800.00 • P1,500.00 • P1,000.00

Tickets are available at: EMIR Productions (Dec. 9, 11-13)
1208 Antel Global Building Julia Vargas cor. Meralco Avenue, Mandaluyong City. Tel. Nos 747-2130 and 39;
MSV Travel and Tours (Dec. 4) 1649-1651 San Marcelino St., Malate Manila Tel. Nos. 536-4826 / 404-2490;
Christian Travel Center (Dec. 5, 10) Manila Galleria Suites 4/F Atrium, One ADB Ave. Ortigas Center, Pasig City
Tel. Nos. 687-7634 and 37; all Ticket Net and Country Waffles outlets

Donors:



WIN 1 of 4 Brand New VW Beetles When You Use Citibank PayLite in all ABENSON Stores



ABENSON

your partner to good life



NO% NO% NO%

Interest
installment for 3,6,9 or 12 months
on selected appliances
exclusive to Citibank card holders.
Avail of special low Christmas rates
of up to 24 months with
Citibank PayLite Installment Plan.

Promo valid until December 15, 2002

PARTICIPATING BRANDS

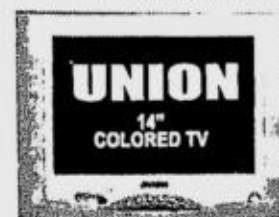
SONY SHARP JVC Pioneer Carrier
aiwa PHILIPS CONURA Electrolux
SAMSUNG laGERMANIA National Panasonic
Kelvinator Whirlpool LG SANYO HOME Plus

PayLite
beetleman

citibank

Choose from the Following
Featured Items!

VISIT OUR STORES FOR OTHER MODELS INCLUDED IN THE PROMO



1401 CTV
• 181-Channel
Cable Ready
BASE PRICE P4998
6 months P833/mo.



KV-XA25N90
• DVD Input
• Tru-surround SRS
BASE PRICE P26800
9 months
P2977.77/mo.



29V-J200S
• Built-in Multi-Channel
TV Sound
BASE PRICE P18498
6 months P3083/mo.



SONY TRV-408
• 20X Digital / 560X Optical
• 2.5" LCD Screen
BASE PRICE P29999
12 months P2499.92/mo.



SAMSUNG Z100
• Single Disc Loading
• Video CD Version 2.0
BASE PRICE P4645
6 months P774.17/mo.



Pioneer HTZ33 HOME THEATER
• DVD/VCD/CD Player
• DTS/Dolby Digital/
Dolby Pro Logic
• 5-Speaker with Subwoofer
BASE PRICE P26990
6 months P4498.33/mo.



JVC RC BX33SL
• CD Stereo Radio Cassette
Recorder w/ Remote Control
• CD/CD-R/CD-RW Playback
• 190W PMPO
BASE PRICE P3995
12 months
P332.92/mo.



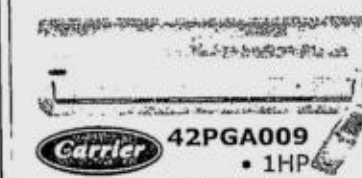
JVC MX-G850
• 4000W PMPO
• VCD, CD, CD-R, MP3 Playback
• Extended Super Bass
BASE PRICE P19990
12 months P1665.83/mo.



Whirlpool AVM542
• 0.7 cu.ft.
• Digital Touch Panel
BASE PRICE P4995
6 months P832.50/mo.



LG LWJ-0620AAG
• 0.65 HP (5900 Kj/Hr)
• 2-Way Air Deflection
BASE PRICE P9995
6 months P1665.83/mo.



Carrier 42PGA009
• 1HP
• Split Type
• High Wall
Mounted
BASE PRICE P24190
6 months P4031.67/mo.



SANYO 507NM
• 5.0 cu.ft.
• Single Door
BASE PRICE P7998
6 months P1333/mo.



SAMSUNG WT55H1
• 4 Kg Dry Load
• Twin Tub
BASE PRICE P4995
6 months P832.50/mo.

Promo Duration: November 15 to December 15, 2002 PER DTI NCR PERMIT NO. 4466 series of 2002

KALOOKAN GRAND CENTRAL Tels. 363-5246/363-5338 PASIG ORTIGAS - EVER Tels. 656-6643 to 47 PASAY METROPOINT - TAFT AVE Tels. 833-7829 SAN JUAN GREENHILLS - UNIMART Tels. 721-0590/84	MANILA ROBINSONS - ERMITA Tels. 536-8029/536-7914 HARRISON PLAZA Tels. 521-8568/69 MAKATI QUAD 1 Tels. 816-399 WALTERMART PASONG TAMO Tels. 813-4444/894-3730 MARIKINA RIVERBANKS MALL Tels. 941-5003	MUNTINLUPA METROPOLIS Tels. 809-8172/74 ALABANG Tels. 850-8848 to 50 FILINVEST FESTIVAL MALL Tels. 850-3775 or 79 PARAÑAQUE PEARL PLAZA, TAMBO Tels. 851-8401 to 05 SUCAT - JAKA Tels. 829-2686/88	MANDALUYONG MANDALUYONG Tels. 631-5188/ 631-8161 to 64 SHANGRI-LA PLAZA Tels. 638-8017 to 19 LAS PIÑAS PAMPALONA Tels. 872-0576/77 BATANGAS PISTA WORLD MALL - LIPA Tels. 845-0402/04 Tels. 681-5301 TAYUMAN PUREGOLD PRICEMART Tels. 252-5787	BULACAN MEYCAUAYAN Tels. (044) 228-2117 CABANATUAN NE PACIFIC MALL NUEVA ECIJA Tels. (044) 464-1481 to 84 RIZAL STA. LUCIA 1 - CAINITA Tels. 645-0402/04 STA. LUCIA 3 - CAINITA Tels. 681-5301 TARLAC LUISITA, TARLAC Tels. (045) 985-1278	CAVITE CARMONA Tels. (046) 430-2702 to 04 GEN. TRIAS Tels. (046) 419-1150 ROSARIO Tels. (046) 448-5450 WALTERMART DASMARINAS Tels. (046) 416-2104 LOTUS - IMUS Tels. (046) 515-5749 ROBINSONS - IMUS Tels. (046) 471-8020 or 30 MALABON MALABON CITSQUARE Tels. 285-9729	LAGUNA OLIVARES MALL BINAN Tels. 699-2316 PAVILION MALL BINAN Tels. (049) 411-4510/11 WALTERMART CALAMBA Tels. (049) 545-7035 WALTERMART STA. ROSA Tels. (049) 549-1243 SAN PABLO Tels. (049) 562-8242	QUEZON CITY FARMERS Tels. 911-1071 RUSTAN'S Tels. 911-2312/13 WALTERMART E. RODRIGUEZ Tels. 724-2528 SM CITY CARPARK Tels. 920-9151 to 53 926-8829 ROBINSONS GALLERIA Tels. 632-9101 to 05 CENTER MALL FAIRVIEW Tels. 937-5911 EVER COMMONWEALTH Tels. 951-8976 CIRCLE C MALL CONGRESSIONAL AVE. Tels. 927-9432 BICOL LIBERTY CENTER NAGA Tels. (054) 473-5973 LIBERTY CENTER LEGASPI Tels. (054) 448-7949 PACIFIC MALL - LEGASPI Tels. (052) 480-6264
--	--	---	---	--	---	---	--

Main Office: PASONG TAMO, MAKATI CITY
 8972515 (Direct) 8978008 (Trunk)
 2/F ATRIUM BLDG., MAKATI AVENUE, MAKATI CITY
 8114361 8114370 8114012 8925578
 IT. ANTHONY'S BLDG., AURORA BLVD., QUEZON CITY
 912-9008 11
 1/M MEGAMALL, MANDALUYONG CITY
 6350219 6872354 6872366 6350220
 3/F TRINITY BLDG., 636 T.M. KALAW ST., ERMITA, MANILA
 5273142 5280181 5276357 5280213
 1/LABANG, MUNTINLUPA CITY
 8424503 8506465 8506465
 e-mail address: main_classifieds@inquirer.com.ph

NATIONAL CLASSIFIEDS

The Widest Reaching Classifieds

P230 per column centimeter

RATES

P65 per line
 (All prices exclusive of VAT)

DEADLINES

for reservations / cancellations / corrections
 Mondays to Saturdays 5:00 a.m.
 12:00 noon
 Day before publication every Thursday

EASY ASSETS

LOW-PRICED BANK PROPERTIES AT VERY EASY TERMS!

PROPERTIES AVAILABLE FOR LEASE

METRO MANILA

*Office unit at Grd Flr
 Bellmore Condo #102
 Aguirre St, Legaspi Village,
 Makati City. FA=292.2sm
 *Office unit #104 at Grd
 Flr LeMetropole Bldg,
 Buendia cor. Tordesillas
 Sts., Salcedo Village, Makati
 City. FA=192sm
 *Office unit #407 Pacific
 Star Bldg, Buendia cor.
 Makati Ave, Makati City.
 FA=206sm
 *Office unit at 4th flr Jaka
 6780 Bldg., Ayala Ave,
 Makati City. FA=95.7sm
 *Office unit at 4th flr Jaka
 II Bldg., #150 Legaspi St,
 Legaspi Village, Makati City.
 FA=80.3sm
 *Office unit #504
 Metropolitan Terraces Bldg.,
 cor. Kamagong & Dao Sts.,
 Makati City FA=130sm
 *Office unit at 2nd flr
 RCBC Bldg, Timog Ave,
 Quezon City. FA=265sm
 *Res'l Condo w/ 2-BR
 #702 Tower-C Gotesco
 Regency Twin Tower, #1129
 Concepcion St, Ermita,
 Manila. FA=112.3sm

PROVINCIAL

*Office unit at #105 Bacoor
 Business Ctr, Aguinardo Hi-
 way, Bacoor, Cavite.
 FA=65.65sm
 *Come'Office Bldg along
 National Hi-way, San
 Fernando, La Union.
 FA=200sm
 *Come'Office Bldg at
 Regidor cor. Bonifacio Sts.,
 Sta.Cruz, Laguna.
 FA=224sm LA=238sm
 *Come'Office Bldg along
 Lopez St, Los Baños,
 Laguna. FA=141sm
 LA=241sm
 *Come'Office Bldg along
 Commission Civi St, Jaro,
 Iloilo City. FA=285sm
 LA=532sm

COMMERCIAL PROPERTIES

METRO MANILA

*Come'l unit w/ parking
 slots at Metropole Bldg,
 Buendia cor. Tordesillas
 St., Salcedo Village, LA=192sm
 at P44.17M
 *Office unit at Metropolitan
 Terraces Bldg, Kamagong
 St, FA=130sm at P5.98M
 *Office unit at 21st Peak
 Condo Bldg, Alfaro St,
 Salcedo Village FA=314sm
 at P20.42M
 *Manila
 *3-adj VL at Pedro Gil cor.
 Penafraancia St, Paco
 TLA=263 at 9.21M.
 *Pasig
 *Condo unit at Penthouse
 unit #52 Valle Verde
 Mansion, Orambo Drive
 FA=85.5sm at P2.7M
 *Office unit w/ 2-parking
 slots at #401 Horizon
 Condo, Meralco Ave, Ortigas
 Center FA=194sm at
 P8.0M
 *Office unit at #1504
 Centerpoint Condo, Julia
 Vargas St, Ortigas Center
 FA=140sm at P5.6M
 *Quezon City
 *Lot w/ 3-storey bldg. at
 #24 Geronimo St,
 Novales, FA=538sm
 LA=235sm at P6.55M

NORTH LUZON

*Bulacan
 *VL along Nat'l Hiway, San
 Roque, Baliuag LA=400sm
 at P600T
 *Cagayan Valley
 *VL along Don Domingo
 Road, Balzain, Tuguegarao
 City (across Dagupan Bus
 Terminal) LA=9.34hec. att
 P56M.
 *Nueva Ecija
 *Lot w/ come'l stall & rest.
 along Maharlika Hiway,
 Talavera FA=265sm;
 LA=1,679sm at P9.0M
 *Pampanga
 *VL along McArthur Hiway,
 San Isidro, San Fernando
 City LA=4,650sm at
 P17.2M
 *Pangasinan
 Lot w/ unfinished bldg
 along Mabini St, San Carlos
 City. LA=1,048sm at P5.0M
 *SOUTH LUZON
 *Batangas
 *Lot w/ 2-storey bldg
 in front of JP Public Market,
 Cuta, Batangas City
 FA=610sm; LA=775sm at
 P11.8M.

VISAYAS

*Bohol
 *Lot w/ temporary shed
 at Lamdagan St, Cogan,
 Tagbilaran City.
 LA=1,059sm at P4.8M
 *Cebu Province
 *2-adj Come'l Lots along
 Cebu South Hiway & Padilla
 St, Mambaling, Cebu City
 (site of Gan Trading);
 TLA=1,742sm at P20.9M
 *Negros Occidental
 *7-adj Lots along Alijos
 Road, Bacolod City (beside
 Asean Alcohol) at P2.53M
 *Northern Leyte
 *6-storey bldg along
 Zamora St, Tacloban City
 (formerly Marigold)
 TFA=715sm; LA=155sm at
 P13M
 *Northern Samar
 *Lot w/ 2-storey bldg
 along Jacinto St, Catarman
 FA=216sm; LA=108sm at
 P1.9M
 *Lot w/ 2-storey bldg
 along Acobuche St, Laoang
 FA=442sm; LA=221sm at
 P2.3M
 *VL along GH Dal Pilar St,
 Catarman LA=180sm at
 P900T
 *Western Samar
 *VL along Nat'l Hiway,
 Bagacay, Calbayog City
 (beside San Miguel
 warehouse) LA=2.262sm at
 P2.26M
 *MINDANAO
 *Butuan
 *VL at Southwest cor.
 T.Calo Extn, Montilla Blvd.
 LA=217sm P4.4M.

INDUSTRIAL PROPERTIES

*Metro Manila
 *Las Piñas
 *3-lot w/ warehouses
 along Alabang-Zapote
 Road (near SM South)
 TLA=7,056sm at P200.6M
 *VISAYAS
 *Negros Occidental
 *Ind'l Lot w/ warehouses
 along Nat'l Hiway, San
 Carlos City LA=14313sm
 at P18M
 *Ind'l Lot w/ warehouses
 along Banaga, Bacolod City
 (near Shell Depot)
 LA=1529sm at P4.68M
 *MINDANAO
 *South Cebu
 *3-adj lots w/ 5-doors
 warehouse at Caluyupang,
 National Hi-way, Gen.
 Santos City TFA=7308sm;
 TLA=2,97hec P115.03M
 *Makati
 *Lot w/ 1-storey hse at #5
 Nara St, Forbes Park
 Village FA=700sm;
 LA=2,437sm at P147.58M
 *Studio type condo unit
 #331 Cityland 5, along
 South Super Hiway
 FA=46.92sm at P1.173M
 *Mandaluyong
 *Lot w/ 3-storey Townhse
 unit at #1 Remville
 Cityhomes, RO Santos St,
 FA=190sm; LA=60sm at
 P5.7M

RESIDENTIAL PROPERTIES

METRO MANILA

*Caloocan
 *9-adj VL along Deparo
 Road, Novales
 TLA=4801sm at P19.2M
 *Lot w/ 1-storey hse at
 L21/B5 Tangle St, Hillcrest
 Village, Camarin FA=90sm;
 LA=120sm at P818T
 *Las Piñas
 *VLs at BF Homes
 Martinville VII, Maruyao Dos;
 B-31/L-2&4 at P3,000/sqm.
 *VLs at BF Homes
 Martinville VII, Maruyao Dos;
 B-20/L-19,21&22 at
 P3,000/sq.m.
 *VL at BF Homes
 Martinville VII, Maruyao Dos;
 B19/L19 at P4,500/sqm
 *VLs at BF Homes
 Martinville VII, Maruyao Dos;
 B18/L12&21 at
 P5,000/sqm.
 *VL at BF Homes
 Martinville VII, Maruyao Dos;
 B-15/L-
 5,6,7,11,17,19,21,23,25&
 27 at P5,000/sqm.
 *Bulacan
 *VLs at BF Homes
 Martinville VII, Maruyao Dos;
 B-14/L-5,6&7 P4,500/sqm.
 *VL at BF Homes
 Martinville VII, Maruyao Dos;
 B-14/L-9 P3,000/sqm.
 *Lot w/ 1-storey hse at
 L14/B5 Monarch St,
 C.Mariposa Village, Talon
 FA=200sm; LA=305sm at
 P3.5M
 *Lot w/ 1-storey hse at
 #22 Mojica St, Remarvilla
 Subd, Pamplona
 FA=218sm; LA=185sm at
 P2.53M
 *Lot w/ 1-storey house at
 #235 El Grande Ave, BF
 Homes Int'l Village,
 LA=525sm at P6.12M
 *Makati
 *Lot w/ 1-storey hse at #5
 Nara St, Forbes Park
 Village FA=700sm;
 LA=2,437sm at P147.58M
 *Studio type condo unit
 #331 Cityland 5, along
 South Super Hiway
 FA=46.92sm at P1.173M
 *Mandaluyong
 *Lot w/ 3-storey Townhse
 unit at #1 Remville
 Cityhomes, RO Santos St,
 FA=190sm; LA=60sm at
 P5.7M

INDUSTRIAL PROPERTIES

*Metro Manila
 *Las Piñas
 *3-lot w/ warehouses
 along Alabang-Zapote
 Road (near SM South)
 TLA=7,056sm at P200.6M
 *VISAYAS
 *Negros Occidental
 *Ind'l Lot w/ warehouses
 along Nat'l Hiway, San
 Carlos City LA=14313sm
 at P18M
 *Ind'l Lot w/ warehouses
 along Banaga, Bacolod City
 (near Shell Depot)
 LA=1529sm at P4.68M
 *MINDANAO
 *South Cebu
 *3-adj lots w/ 5-doors
 warehouse at Caluyupang,
 National Hi-way, Gen.
 Santos City TFA=7308sm;
 TLA=2,97hec P115.03M
 *Makati
 *Lot w/ 1-storey hse at #5
 Nara St, Forbes Park
 Village FA=700sm;
 LA=2,437sm at P147.58M
 *Studio type condo unit
 #331 Cityland 5, along
 South Super Hiway
 FA=46.92sm at P1.173M
 *Mandaluyong
 *Lot w/ 3-storey Townhse
 unit at #1 Remville
 Cityhomes, RO Santos St,
 FA=190sm; LA=60sm at
 P5.7M

Manila

*Lot w/ 2-storey hse at
 R.Fernandez II, Tondo Dist.
 LA=150sm at P3.39M
 *Res'l condo unit #1403
 w/ 4-BRs at Gotesco
 Regency Tower-B, NA
 Lopez St, Ermita,
 FA=196.58sm at P7.22M
 *Res'l condo unit #703 w/
 2-BRs at Gotesco Regency
 Tower-B, NA Lopez St,
 Ermita, FA=126.66sm at
 P4.66M
 *Res'l condo unit #605 w/
 4-BRs at Gotesco Regency
 Tower-C, NA Lopez St,
 Ermita, FA=112.53sm at
 P4.133M
 *Benguet
 *VL at Bo. Irsan, Tuba
 LA=4,428sm at P850T
 *VL at Bo. Irsan, Tuba
 LA=2.166sm at P1.328M
 *7-adj lots w/ 2-storey hse
 at La Chesca Crmpd,
 Naguilan Road, Irsan,
 Baguio City FA=222sm;
 TLA=1,112sm at P3.97M
 *Ilocos
 *Lot w/ 1-storey hse along
 Bgy Road, Mangalo-A,
 Laoag City FA=150sm;
 FA=1476sm at P1.37M
 *Isabela
 *Lot w/ 1-storey hse at
 L2/B26 San Fabian,
 Echague FA=168sm;
 LA=402sm at P472T
 *Lot w/ 2-storey hse &
 bodega at Palul, Plaridel
 Hts, Santiago City
 LA=504sm at P1.69M
 *Nueva Ecija
 *VL at San Roque, Guimba
 LA=6,000sm at P3.45M
 *VL at Bical, Munoz
 LA1.86hec at P1.35M
 *VLs at PCrisostomo,
 Paludop, Cabanatuan City
 LA=341sm at P714T;
 LA=286sm at P599T
 *NORTH LUZON
 *Bataan
 *10-adj VLs at Batangas
 II, Mariveles TLA=9.992hec.
 at P44.15M
 *4-adj VLs w/ bodega at
 Sta.Monica Homes,
 Wiswis, Mariveles
 FA=128sm; LA=1104sm at
 P3.19M
 *Bulacan
 *VL at Rd Lot 1 Bagong
 Bayan, San Jose del Monte
 LA=278sm at P445T
 *Lot w/ 1-storey hse at
 Marquez St, Poblacion,
 Plaridel FA=196sm;
 LA=439sm at P1.52M.
 *Lot w/ 1-storey hse at
 #93 Piel, Sto.Nino, Baliuag
 FA=180sm; LA=240sm at
 P867T
 *Lot w/ 1-storey hse at
 L35/B24 Palmaria Homes
 2A, Sto. Cristo, San Jose
 del Monte FA=36sm;
 LA=116sm at P495T
 *Lot w/ 1-storey hse at
 L1/B11 La Poblacion Subd,
 Muson, San Jose del
 Monte FA=25sm;
 LA=143sm at P400T
 *SOUTH LUZON
 *Albay
 *VL at Bgy Saggon & Puro,
 Legaspi City LA=1020sm
 at P816T
 *VL at Bgy Saggon & Puro,
 Legaspi City LA=168sm at
 P252T
 *VL at Bgy Saggon & Puro,
 Legaspi City LA=2303sm
 at P231T
 *Cavite
 *VLs at Rodeo Countryside
 Estate, Alonson L27/B1
 LA=1000sm at P2.0M;
 L17/B12 LA=1000sm at
 P1.8M; L8/B7 LA=1000sm
 at P1.8M; L10/B7
 LA=925sm at P1.67M;
 L11/B7 LA=953sm at
 P1.72M; L13/B7
 LA=1000sm at P1.8M.
 *VL at L2/B2 Polyville
 Subd, Maitim II east,
 Tagaytay City, LA=400sm
 at P1.0M
 *VL at L26/B53 Eagle
 Ridge Subd, Gen Trias
 LA=863sm at P2.59M
 *Lot w/ 2-storey hse at
 Bucana, Naic FA=322sm;
 LA=1.38hec at P8.0M
 *Lot w/ 1-storey hse at
 L10/B5 Alley 3, San Marino
 Subd, Salawag,
 Dasmariñas FA=20sm;
 LA=35sm at P155T
 *Lot w/ 1-storey hse at
 L27/B14 Naples St, San
 Marino Subd, Salawag,
 Dasmariñas FA=20sm;
 LA=35sm at P155T
 *Lot w/ townhse unit #104
 Leighton Garden House,
 Cityland Ave, Silang
 Junction, Tagaytay City
 LA=161.8sm at P5.5M
 *VISAYAS
 *Aklan
 *2-adj. Lots w/ 2-storey
 res'l hse & fence at Al-
 athan Crmpd, New
 Buswang, Kalibo.
 FA=409sm TLA=484sm at
 P2.77M.
 *2-adj VLs at Magdalena
 Village, New Buswang,
 Kalibo. TLA=478sm at
 P622T
 *Antique
 *VL, Bgy. Malandog,
 Hamtic, Antique
 LA=3,809sm P572T
 *Bohol
 *VL at Doña Rosario Subd,
 Booy, Tagbilaran City.
 LA=204sm P245T
 *2-adj VLs, Dco, Tagbilaran
 City (near DPWH)
 TLA=6,781sm at P3.75M
 *2-adj VLs at Bk-24 Cogon,
 Tagbilaran City (near
 CocaCola Sales)
 TLA=6,781sm at P8.5M
 *Lot w/ 1-storey hse,
 roofdeck, s.pool & fence
 at Manassa, Tagbilaran City
 FA=200sm LA=400sm at
 P1.8M
 *Lot w/ 1-storey res'l hse
 & fence at Bk-25 M.Parras
 St, 3rd Dist, Tagbilaran City
 FA=90sm; LA=400sm at
 P1.41M
 *Capiz
 *2-adj Lots w/ 1-storey
 res'l hse & fence at San
 Miguel Village, Tiza, Roxas
 City (near Villafra Stadium).
 FA=234sm; LA=845sm at
 P3.43M

as LOW as 10% DOWN

*Res'l condo unit #2002
 w/ 4-BRs at Gotesco
 Regency Tower-C, NA
 Lopez St, Ermita,
 FA=194.8sm at P7.155M
 *Res'l condo unit #C w/
 3-BRs at Prudence
 Mansion, Fernandez cor.
 Kipuya Sts, Sta. Cruz,
 FA=115.58sm at P3.698M
 *Muntinlupa
 *2-adj. Lots w/ 2-storey
 hse, garage & s.pool at #4
 Solita St, Camella Homes
 2D, Putatan, FA=385sm;
 TLA=359sm at P3.86M
 *Lot w/ 2-storey hse at
 #39 Don Roxas Circle St.,
 Pacific Village, Alabang
 FA=550sm LA=618sm at
 P14.02M

BIG DISCOUNT on Cash Sales

NORTH LUZON

*Bataan
 *10-adj VLs at Batangas
 II, Mariveles TLA=9.992hec.
 at P44.15M
 *4-adj VLs w/ bodega at
 Sta.Monica Homes,
 Wiswis, Mariveles
 FA=128sm; LA=1104sm at
 P3.19M
 *Bulacan
 *VL at Rd Lot 1 Bagong
 Bayan, San Jose del Monte
 LA=278sm at P445T
 *Lot w/ 1-storey hse at
 Marquez St, Poblacion,
 Plaridel FA=196sm;
 LA=439sm at P1.52M.
 *Lot w/ 1-storey hse at
 #93 Piel, Sto.Nino, Baliuag
 FA=180sm; LA=240sm at
 P867T
 *Lot w/ 1-storey hse at
 L35/B24 Palmaria Homes
 2A, Sto. Cristo, San Jose
 del Monte FA=36sm;
 LA=116sm at P495T
 *Lot w/ 1-storey hse at
 L1/B11 La Poblacion Subd,
 Muson, San Jose del
 Monte FA=25sm;
 LA=143sm at P400T
 *SOUTH LUZON
 *Albay
 *VL at Bgy Saggon & Puro,
 Legaspi City LA=1020sm
 at P816T
 *VL at Bgy Saggon & Puro,
 Legaspi City LA=168sm at
 P252T
 *VL at Bgy Saggon & Puro,
 Legaspi City LA=2303sm
 at P231T
 *Cavite
 *VLs at Rodeo Countryside
 Estate, Alonson L27/B1
 LA=1000sm at P2.0M;
 L17/B12 LA=1000sm at
 P1.8M; L8/B7 LA=1000sm
 at P1.8M; L10/B7
 LA=925sm at P1.67M;
 L11/B7 LA=953sm at
 P1.72M; L13/B7
 LA=1000sm at P1.8M.
 *VL at L2/B2 Polyville
 Subd, Maitim II east,
 Tagaytay City, LA=400sm
 at P1.0M
 *VL at L26/B53 Eagle
 Ridge Subd, Gen Trias
 LA=863sm at P2.59M
 *Lot w/ 2-storey hse at
 Bucana, Naic FA=322sm;
 LA=1.38hec at P8.0M
 *Lot w/ 1-storey hse at
 L10/B5 Alley 3, San Marino
 Subd, Salawag,
 Dasmariñas FA=20sm;
 LA=35sm at P155T
 *Lot w/ 1-storey hse at
 L27/B14 Naples St, San
 Marino Subd, Salawag,
 Dasmariñas FA=20sm;
 LA=35sm at P155T
 *Lot w/ townhse unit #104
 Leighton Garden House,
 Cityland Ave, Silang
 Junction, Tagaytay City
 LA=161.8sm at P5.5M
 *VISAYAS
 *Aklan
 *2-adj. Lots w/ 2-storey
 res'l hse & fence at Al-
 athan Crmpd, New
 Buswang, Kalibo.
 FA=409sm TLA=484sm at
 P2.77M.
 *2-adj VLs at Magdalena
 Village, New Buswang,
 Kalibo. TLA=478sm at
 P622T
 *Antique
 *VL, Bgy. Malandog,
 Hamtic, Antique
 LA=3,809sm P572T
 *Bohol
 *VL at Doña Rosario Subd,
 Booy, Tagbilaran City.
 LA=204sm P245T
 *2-adj VLs, Dco, Tagbilaran
 City (near DPWH)
 TLA=6,781sm at P3.75M
 *2-adj VLs at Bk-24 Cogon,
 Tagbilaran City (near
 CocaCola Sales)
 TLA=6,781sm at P8.5M
 *Lot w/ 1-storey hse,
 roofdeck, s.pool & fence
 at Manassa, Tagbilaran City
 FA=200sm LA=400sm at
 P1.8M
 *Lot w/ 1-storey res'l hse
 & fence at Bk-25 M.Parras
 St, 3rd Dist, Tagbilaran City
 FA=90sm; LA=400sm at
 P1.41M
 *Capiz
 *2-adj Lots w/ 1-storey
 res'l hse & fence at San
 Miguel Village, Tiza, Roxas
 City (near Villafra Stadium).
 FA=234sm; LA=845sm at
 P3.43M

Manila

*Lot w/ 2-storey hse at
 R.Fernandez II, Tondo Dist.
 LA=150sm at P3.39M
 *Res'l condo unit #1403
 w/ 4-BRs at Gotesco
 Regency Tower-B, NA
 Lopez St, Ermita,
 FA=196.58sm at P7.22M
 *Res'l condo unit #703 w/
 2-BRs at Gotesco Regency
 Tower-B, NA Lopez St,
 Ermita, FA=126.66sm at
 P4.66M
 *Res'l condo unit #605 w/
 4-BRs at Gotesco Regency
 Tower-C, NA Lopez St,
 Ermita, FA=112.53sm at
 P4.133M
 *Benguet
 *VL at Bo. Irsan, Tuba
 LA=4,428sm at P850T
 *VL at Bo. Irsan, Tuba
 LA=2.166sm at P1.328M
 *7-adj lots w/ 2-storey hse
 at La Chesca Crmpd,
 Naguilan Road, Irsan,
 Baguio City FA=222sm;
 TLA=1,112sm at P3.97M
 *Ilocos
 *Lot w/ 1-storey hse along
 Bgy Road, Mangalo-A,
 Laoag City FA=150sm;
 FA=1476sm at P1.37M
 *Isabela
 *Lot w/ 1-storey hse at
 L2/B26 San Fabian,
 Echague FA=168sm;
 LA=402sm at P472T
 *Lot w/ 2-storey hse &
 bodega at Palul, Plaridel
 Hts, Santiago City
 LA=504sm at P1.69M
 *Nueva Ecija
 *VL at San Roque, Guimba
 LA=6,000sm at P3.45M
 *VL at Bical, Munoz
 LA1.86hec at P1.35M
 *VLs at PCrisostomo,
 Paludop, Cabanatuan City
 LA=341sm at P714T;
 LA=286sm at P599T
 *NORTH LUZON
 *Bataan
 *10-adj VLs at Batangas
 II, Mariveles TLA=9.992hec.
 at P44.15M
 *4-adj VLs w/ bodega at
 Sta.Monica Homes,
 Wiswis, Mariveles
 FA=128sm; LA=1104sm at
 P3.19M
 *Bulacan
 *VL at Rd Lot 1 Bagong
 Bayan, San Jose del Monte
 LA=278sm at P445T
 *Lot w/ 1-storey hse at
 Marquez St, Poblacion,
 Plaridel FA=196sm;
 LA=439sm at P1.52M.
 *Lot w/ 1-storey hse at
 #93 Piel, Sto.Nino, Baliuag
 FA=180sm; LA=240sm at
 P867T
 *Lot w/ 1-storey hse at
 L35/B24 Palmaria Homes
 2A, Sto. Cristo, San Jose
 del Monte FA=36sm;
 LA=116sm at P495T
 *Lot w/ 1-storey hse at
 L1/B11 La Poblacion Subd,
 Muson, San Jose del
 Monte FA=25sm;
 LA=143sm at P400T
 *SOUTH LUZON
 *Albay
 *VL at Bgy Saggon & Puro,
 Legaspi City LA=1020sm
 at P816T
 *VL at Bgy Saggon & Puro,
 Legaspi City LA=168sm at
 P252T
 *VL at Bgy Saggon & Puro,
 Legaspi City LA=2303sm
 at P231T
 *Cavite
 *VLs at Rodeo Countryside
 Estate, Alonson L27/B1
 LA=1000sm at P2.0M;
 L17/B12 LA=1000sm at
 P1.8M; L8/B7 LA=1000sm
 at P1.8M; L10/B7
 LA=925sm at P1.67M;
 L11/B7 LA=953sm at
 P1.72M; L13/B7
 LA=1000sm at P1.8M.
 *VL at L2/B2 Polyville
 Subd, Maitim II east,
 Tagaytay City, LA=400sm
 at P1.0M
 *VL at L26/B53 Eagle
 Ridge Subd, Gen Trias
 LA=863sm at P2.59M
 *Lot w/ 2-storey hse at
 Bucana, Naic FA=322sm;
 LA=1.38hec at P8.0M
 *Lot w/ 1-storey hse at
 L10/B5 Alley 3, San Marino
 Subd, Salawag,
 Dasmariñas FA=20sm;
 LA=35sm at P155T
 *Lot w/ 1-storey hse at
 L27/B14 Naples St, San
 Marino Subd, Salawag,
 Dasmariñas FA=20sm;
 LA=35sm at P155T
 *Lot w/ townhse unit #104
 Leighton Garden House,
 Cityland Ave, Silang
 Junction, Tagaytay City
 LA=161.8sm at P5.5M
 *VISAYAS
 *Aklan
 *2-adj. Lots w/ 2-storey
 res'l hse & fence at Al-
 athan Crmpd, New
 Buswang, Kalibo.
 FA=409sm TLA=484sm at
 P2.77M.
 *2-adj VLs at Magdalena
 Village, New Buswang,
 Kalibo. TLA=478sm at
 P622T
 *Antique
 *VL, Bgy. Malandog,
 Hamtic, Antique
 LA=3,809sm P572T
 *Bohol
 *VL at Doña Rosario Subd,
 Booy, Tagbilaran City.
 LA=204sm P245T
 *2-adj VLs, Dco, Tagbilaran
 City (near DPWH)
 TLA=6,781sm at P3.75M
 *2-adj VLs at Bk-24 Cogon,
 Tagbilaran City (near
 CocaCola Sales)
 TLA=6,781sm at P8.5M
 *Lot w/ 1-storey hse,
 roofdeck, s.pool & fence
 at Manassa, Tagbilaran City
 FA=200sm LA=400sm at
 P1.8M
 *Lot w/ 1-storey res'l h

**REAL ESTATE
FOR RENT****CONDO/TWINKSE****PASIG**

RIVERSIDE TOWNHOMES
nr Ever Gatosco / S & R Pasig
Call Lizeal 4213785/86

QUEZON CITY

Condotel in T. Morato QC
1BR Furn Nice & Cozy
P1200/mo 0917-5341014

Nr Munoz Market Edsa 3br2b
P13500/mo. 414-5596 Neth

SAN JUAN

G'HILLS 1BR 5260048

G'hills 3br FF 28K; UF 25K;
1br Fur 20K 7232391

APARTMENT**MANILA**

5 Units Apt. Sta. Mesa UD 7154506

PARANAQUE

2BR MNWLK #5275941/5241365

QUEZON CITY

CUBAO Female P3.5 9124428

FOR LEASE

53 GOV PASCUAL WHSE 3610652

ROOM & BOARD

Mkt M/F P2.5 up/F/Pk 9806331

BUSINESS RENTAL

46 sqm 2nd Flr Offices
Behind Citibank
P15,000 Tel. 8176068

524 EDSA KALOOKAN 3610652

OFFICE SHOP OR RESIDENCE
Bo. Kapitolyo 0917-4148898

LOAN & MORTGAGE

2% w/o TAKING CAR 3677523/24

**OFFICE SPACE
FOR RENT**

12/F Belvedere Twr. Ortigas
Ctr. Very Affordable P10T/mo.
Inclusive 633-3910, 633-3909

**REAL ESTATE
FOR SALE OR RENT****COMMERCIAL**

FOR SALE/RENT
MAKATI OFFICE
ANTEL 2000 UNIT 905
CALL GREG AT 09178995996

MANILA

4Bldg. nr DLSU & 1Apt 8992148

QUEZON CITY

XVILLE2 Townhse 2-Sty 2B/G
BR / TB maidrm grge
P157mo 8906294

**TRANSPORTATION
FOR SALE****CARS****BMW**

BMW 316i 96 Model
680T Neg. • 0917-2429078

HYUNDAI

2001 HYUNDAI ATOZ 238i
very cute like echo can test
drive anytime 7317984/6550

99KIA PREGIO 345T 7316550

Grace 1991, 97H-100 225i
95Starox 475i, 01Starox 690i
all power Free LTD registra'n
Financing OK! 7317984/6550

KIA

96BESTA 145T ASIS 7317984

MERCEDES

MBENZ M87 E-260 480T
Call 9325160 / 9329259

NISSAN

'82 Box Type P48 / P80T 6438927

'95Lncore 182T / '92Toyota
CriaXE 157T 09177872830

NISSAN

4WD VANET DSL 9267433

97SENTRA SS 278T 7317984

VAN/PICK-UP

2001 NISSAN ESCAPADE
1ST OWN GREEN 33T MIL
560T NEG 9274040

**TRANSPORTATION
FOR SALE****CARS****OTHER CAR BRANDS****★ IMPORTED VAN ★**

MB1000•Prigio•Topic
Grace•H100 360-9523

SPECIAL CARS

PAJERO VANETTE TROOPER
TON-HI ACE SAFARI SURF
DELICA ESTIMA MU TERRANO
PRADO ESCUDO SUZUKI ELF
CANTER ETC A1 w/warranty
9126976 09178342020 GLEN

BUSES/TRUCKS

CHEAP Isuzu Bus 40Strs Good
for Rugged Terrain Call
932-5160 / 932-9259

**TRANSPORTATION
FOR RENT****CARS FOR RENT**

L3•Cars• 9273453 4538295

Starex MB100 Coaster
Bus • Call 631-3496

ABC CARS/VANS

NEW MODEL ALL BRANDS
SELFDRIVE OR WITH DRIVER
MANILA 536-8922 • 303-9789
TIMOG D.C. 426-2278 • 426-4084

★Vans Coaster Bus 440-9171

H'ACE MM/Prov. 7806589

HI-ACE L-300 9296250

UDRIVE W/DRIVER

CARS MATIC/MANUAL
HIACE REVO COSTER 4X4 ETC.
8908667 • 8908668 • 8908669
www.avilorenacar.com

L 300 T 7411356

MARIAN CARS BRIDAL VANS
CSTER 8957247/8969556

MB100 Hiace Pregio 2973807

MB STAREX HIACE 8276605

P800/L3 9136710/4333682

REVO w/driver 9272821

TOYCO-SELF DRIVE OR W/
DRIVER CAR/VAN 8006595

URVAN, MB CAR 937-02-71

VAN 4 RENT 8254058 8261045

WANTED TO BUY

BUYING USED CARS 8990215

★WE BUY USED CARS★
JC/ODI 925-9121, 926-4160

CAR LOAN

1.5 % EasyCarLoan 4000166 -67

1.5% FAST CAR LOAN 3677523/24

1.5% FAST CAR LOAN 6560140

1.5% FAST CAR LOAN 7262780

2% w/o Taking Car 7228942/43

2% w/o Taking Car 8870490/95

2% w/o Taking Car 8956633

2% w/o Taking Car 3646928

2% w/o Taking Car 3732081-82

2% w/o Taking Car 7221021

**GENERAL
ITEMS FOR SALE****BAKERY EQUIPMENT**

BAKERY CEL# 0919-7561956

BILLIARDS

22T New Cornett SR Imold 7767507

**MUSICAL
INSTRUMENTS**

YAMAHA GRAND & UPRIGHT
ELITE PIANO CENTER
Almost New:TERMS-7213124

PETS

DOG TRAINER 4528681

GREAT DANE PUPS 3 MOS
W/PAPERS 8260875

WANTED TO BUY**BUYING ROLEX**

either, High Price CASH
09178142309/7269687/4123643

DEFTIVE TV/COMPO 7325865

ANY ROLEX

and Other Swiss Watches
Buy / Sell / Pawn / Repair
Tel# 804-0484 • 834-2886

WE BUY AT HIGH PRICE

ROLEX 5646593 5897041
5633742 0917-8473744

MISCELLANEOUS

2 Dialytic Control Machine US Brand w/
W/ Reverse Osmosis Sys. 5313308

**GENERAL
ITEMS FOR SALE****MISCELLANEOUS****Promotional Umbrella**

22" Long with Curved Handle
Color Royal Blue, Navy Blue,
Red Yellow, Green, R.Blue,
White, N.Blue / White plus
1Color Prtg. P38.00/pc.
Tel 832-1490; 551-7808 CHE

**EMPLOYMENT
OPPORTUNITIES****FEMALE**

Secretary / Mktg Asst. Computer
Lit. Speak Good English
w/ Exp. N Sales Apply by
Appointment 638-3778

We Need Personnel
with Knowledge in Shitsu
Swedish & Reflexology Tel.
No. 637-4982 • 638-7358

YAYA 2MAIDS 422-5186 P4T

MALE/FEMALE

URGENT OFC Staff/Personnel
18/45 w/w/o exp Start asap
Direct Hire 4752637 MARIEL

COMMISSION ON APPOINT-
MENTS
Pasay City
ANNOUNCEMENT OF VA-
CANCY
Pursuant to Mandate of R.A.
7041

One (1) Supervising Legisla-
tive Officer II (Section
Chief, Budget Preparation
and Statistics) Item No.
SG24-1 Qualification Stand-
ards: Bachelor's degree rel-
evant to the job, 4 years
relevant experience, 24
hours relevant training and
CS Professional. One (1)
Legislative Staff Assistant III
(Budget Clerk) Item No. 86
SG11-1 Qualification Stand-
ards: Completion of two (2)
years studies in college,
2 years relevant experience,
8 hrs of relevant training and
CS Subprofessional. Send
Comprehensive Resume to:
Commission on Appoint-
ments, 6F PNB Financial
Center, Diosdado Macapagal
Blvd., Pasay City

FREE Care Giver Seminar
5 6 1 4 9 9 0 5 6 3 8 0 0 9

★Ofc Staff 18/45 w/w/o exp★
Start ASAP Call 9280996
Direct Hiring LK Eugene

★OFC STAFF START ASAP★
18-45 w/w/o exp 6304670 TRIX

HRD PERSONEL 09173560641 FATIMA

HRD STAFF 09168563641 MS. JK

OFC JOB 09203844500 KIM

OFC PERSONEL 09204114147 ALJON

OFC PERSONEL 2781427 EROLYN

OFC Personnel 09164894621 Bayl

HRD Staff 09196541756 Ralfy

OFC PERSONNEL 09202939201 SKY

OFC STAFF 9134470 KAYE

OFC STAFF 9134470 LIEZL

OFC STAFF 9134470 CATHY

OFC Staff/HRD Start ASAP w/
Hi Salary 7279971 Mr. Bean

Olc Staff/HRD START ASAP
w/hi salary 7812681 Ms Mary

OFF STAFF Doy 4511872

TRAVEL ASSISTANT TEL NO 8213676

ACCOUNTING STAFF 7765321

**PUBLIC
NOTICES****ANNOUNCEMENT**

BAZAAR EXPORT BANK TOWER
formerly URBAN BANK GrdFlr
Alcon Nov. 27, 28, 29 & Dec.
11, 12, 13 Call 7137030-7137231
• 0917-4916315 • 09173516509

LEGAL NOTICE

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**PUBLIC
NOTICES****ANNOUNCEMENT**

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**PUBLIC
NOTICES****ANNOUNCEMENT**

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**PUBLIC
NOTICES****ANNOUNCEMENT**

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**PUBLIC
NOTICES****ANNOUNCEMENT**

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**PUBLIC
NOTICES****ANNOUNCEMENT**

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**PUBLIC
NOTICES****ANNOUNCEMENT**

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**PUBLIC
NOTICES****ANNOUNCEMENT**

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**PUBLIC
NOTICES****ANNOUNCEMENT**

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**PUBLIC
NOTICES****ANNOUNCEMENT**

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**PUBLIC
NOTICES****ANNOUNCEMENT**

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**PUBLIC
NOTICES****ANNOUNCEMENT**

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**PUBLIC
NOTICES****ANNOUNCEMENT**

Notice of Loss PCIBank
Stock Cert. #04226 - 60 Shrs.
& #26607 - 53 Shrs. Regis-
tered under the name of
NENITA G. NESSIA

**LOOKING FOR
PROMO STAFF**

GRAD OR UNDER
PART OR FULLTIME

TELEMARKETERS

SALES &
ACCT. EXCS.

PLEASE CALL
8179534

**PUBLIC
NOTICES****LEGAL NOTICE**

Notice is hereby given that
the estate of the late Guillermo
F. Amoranto has been extrajudi-
cially settled among his
heirs per Doc. #104, Page
#22, Book #2, Series of 2002
of Notary Public Jo Paul B.
Gatapia of Pasig City (Nov. 15,
22 & 29, 2002)

PERSONAL

Notice is hereby given that
the heirs of the late GREGO-
RIO P. CANLAS have ex-
ecuted a deed of extrajudicial
settlement last NOV. 12,
2002 w/c deed was entered in
the notarial registered TO-
MAS S. MACA SAET SR.
under Doc #291 Page#59
Book# III Series 2002 PDI
NOV. 15, 22, 29, 02

**INVESTMENT
OPPORTUNITIES****BUSINESS
OPPORTUNITIES****INVESTMENT
OPPORTUNITIES****BUSINESS
OPPORTUNITIES****INVESTMENT
OPPORTUNITIES****BUSINESS
OPPORTUNITIES****INVESTMENT
OPPORTUNITIES****BUSINESS
OPPORTUNITIES****INVESTMENT
OPPORTUNITIES****BUSINESS
OPPORTUNITIES****INVESTMENT
OPPORTUNITIES****BUSINESS
OPPORTUNITIES****INVESTMENT
OPPORTUNITIES****BUSINESS
OPPORTUNITIES****INVESTMENT
OPPORTUNITIES****BUSINESS
OPPORTUNITIES****INVESTMENT
OPPORTUNITIES**

YORK (U.S.A.)
CASKETS... because they deserve
only the best.

*For more information, please call your funeral director.

CLASSIFIED ADVERTISING DIVISION

Main Office: PASONG TAMPO, MAKATI CITY
 ☎ 8972535 (Direct) ☎ 8978809 (Trunk) Fax 8974808
 G/F TRIUM BLDG., MAKATI AVENUE, MAKATI CITY
 ☎ 8114361 ☎ 8114370 ☎ 8114012 Fax 8925578
 ST. ANTHONY'S BLDG., AURORA BLVD., QUEZON CITY
 ☎ 912-9008-11 ☎ 912-9008-12 Fax 912-9011
 SM MEGAMALL, MANDALUYONG CITY
 ☎ 6350219 ☎ 6872354 ☎ 6872366 Fax 6350220
 G/F TRINITY BLDG., 636 T.M. KALAW ST., ERMITA, MANILA
 ☎ 5273342 ☎ 5280103 ☎ 5276357 Fax 5280213
 ALABANG, MUNTINLUPA CITY
 ☎ 8424503 ☎ 8506465 ☎ 8506465 Fax 8506465
 e-mail address: main_classifieds@inquirer.com.ph

OBITUARIES

Dra. Felicidad Coronel Ignacio

September 10, 1920 – November 20, 2002

Her loving husband Dr. Virgilio A. Ignacio; children and children-in-law Josie and Bert Mallari, Boy and Baby Ignacio, Lorna Ignacio, Edna and Manny Sta. Cruz, Dra. Vifel and Dr. Marius Garcia, Vic and Tess Ignacio, Joy and Jon Yip; grandchildren Aimee and Vincent, Glenn and Carlo, Rea, Kat, Lala, Carla and Noel, Camille and Garet, Erika, Nina, Gabriel and Cecilia; brothers and sisters Eduardo and Florencia, Loreto and Angel (†), Catalino and Irene, Flora (†) and Vladimir (†), Aureliano and Erlinda, Felicisimo and Lucita, Rustico and Aida; relatives and friends request the pious readers to pray for the eternal repose of her soul.

Her body lies in state at Santuario de San Jose Parish, Greenhills East, Mandaluyong City.

Interment will be on Sunday, November 24, 2002
at the Manila Memorial Park, Sucat, Parañaque,
after the 1:30 p.m. Mass.

ATTY. PEDRO CORDERO CABIGAO

23 March 1921 - 18 November 2002

His wife Crescencia Consunji Cabigao; children Eduardo & Olive, Marilou & Rey, Mike & Pinky, Ann & Orly, Joseph & Jocelyn, Menchu & Cris and his grandchildren request prayers for his eternal happiness in heaven.

His remains lie in state at the Santuario de San Jose Parish Hall in Greenhills East, Mandaluyong.

Interment will be on Sunday, 24 November 2002 after the 1:00 p.m. Mass at the Holy Cross Memorial Park, Novaliches, Quezon City.

"Whoever finds
his life
will lose it,
and
whoever loses
his life
for My sake
will find it."
Matthew 10:39

CLASSIFIEDS



SOCIAL SECURITY SYSTEM

East Avenue, Diliman, Quezon City
 Tel. Nos. (632) 920-6401 • (632) 920-6446
 E-mail: sssemail@info.com.ph • Website: http://www.sss.gov.ph

Visit the SSS website for Bid Invitations

INVITATION TO APPLY FOR ELIGIBILITY & TO BID

CANTEEN CONCESSIONAIRE & RENOVATION WORKS

The SOCIAL SECURITY SYSTEM (SSS) is inviting the following:

- 1) Experienced canteen concessionaires to apply for eligibility and to bid to operate the SSS Main Canteen for two (2) years, located at the 2nd Floor, SSS Main Building, East Avenue, Diliman, Quezon City.

Rental shall be free of charge with accountability on the part of the concessionaire.

- 2) Contractors for the renovation of the Information Technology and Management Group Office located at the Ground Floor, SSS Main Building, East Avenue, Diliman, Quezon City.

Contractors Minimum Qualification:

- PCAB License
- Size Range
- Track Record
- Category "B"
- Medium "A"
- With project completed amounting to P6.5 Million or above in office interior renovation, electrical works, data & voice cabling

Approved Budget for the Contract (ABC) : P6,500,000.00
 Source of Funding : Capital Expenditures

Interested bidders must secure the Eligibility Requirements from the Bids and Awards Committee (BAC) Secretariat, 6th Floor, SSS Main Building, East Avenue, Diliman, Quezon City. For item no. 2, eligibility requirements will be issued upon presentation of original and valid licenses, size/range and kind of project issued by PCAB. Only eligible bidders will be required to pay the non-refundable fee of P500.00 for item no. 1 and P5,000.00 for item no. 2. For any inquiry, please call telephone numbers 922-2991 and 920-6401 local 5490/5491. Below are the deadlines for the submission of eligibility documents:

Item No.	Deadline
1	December 09, 2002
2	December 10, 2002

The SSS reserves the right to reject any or all bids without offering any reason, to waive any formality or technicality, and to award to any bidder whose proposal is deemed most advantageous to the SSS. The SSS neither assumes any obligation for any loss whatsoever that may be incurred by the bidders in the preparation of their respective bids, nor does the SSS guarantee that an award will be made.

(Sgd.) MIGUEL E. ROCA, JR.
 Senior Vice President
 and Chairman
 Bids & Awards Committee

(PDI - Nov. 22, 2002)



PHILIPPINE DEPOSIT INSURANCE CORPORATION

NOTICE TO DEPOSITORS OF THE CLOSED RURAL BANK OF BATO (CAMARINES SUR), INC.

1. The Philippine Deposit Insurance Corporation (PDIC) will resume receiving and processing claims for payment of insured deposits in the closed Rural Bank of Bato, Inc. Our representatives are stationed at the closed Rural Bank of Rinconada (Iriga City), Inc. to accept and settle claims and entertain queries of depositors from November 22, 2002 to December 5, 2002. After December 5, 2002, depositors may file their claims by mail addressed to -

The Manager
 Claims Processing Department
 Philippine Deposit Insurance Corporation
 2228 Chino Roces Avenue
 1231 Makati City

PDIC representatives shall service claims and entertain queries from 8:00 AM to 5:00 PM, Mondays thru Fridays.

2. Depositors are advised to present the following requirements to the PDIC representatives when filing their claims for insured deposits:

- a. Original evidence of deposit (i.e. savings passbook and/or certificate of time deposits).
- b. Two (2) latest identification cards/documents (IDs) with depositor's specimen signature.

Other documents may be required by the PDIC representatives in the course of claims processing.

3. Depositors of the closed Rural Bank of Bato, Inc. shall have until February 19, 2003 to file their claims for insured deposits. After February 19, 2003, PDIC as insurer shall no longer accept any claim for insured deposits maintained with the subject bank.

PHILIPPINE DEPOSIT INSURANCE CORPORATION
 (PDI - Nov. 21 & 22, 2002)



National Power Corporation

INVITATION TO APPLY FOR ELIGIBILITY & TO BID AD NO. PD2002-24

Opening Date : November 29, 2002 - 9:00 AM
 E-Bidding Date : December 5, 2002 - 9:00 AM

2002-24-01 SUPPLY & DELIVERY OF FUEL P5,290,000.00
 (UNLEADED GASOLINE & DIESEL)
 conforms with the quality standards prescribe under RA#8749 Clean Air Act.
 (To be purchased thru Open-Ended Purchase Order for a period of 6 months starting January 2003.)

Interested parties are invited to apply for eligibility and to submit sealed bids on the above to be opened publicly at the Sampaguita Rm. Ground Floor Bldg. 2, NPC-OB, Quezon Avenue cor. Agham Road, Diliman, Quezon City.

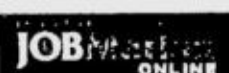
Eligibility forms and bidding documents are available on November 13, 2002 at the Accreditation, Bidding & IT Services, Procurement & Contracting Division, Materials Management Department upon payment of P50.00 per schedule which is non refundable and presentation of TIN/supplier's number (DCE).

Issuance of eligibility forms and bidding documents mornings only, 8:30 to 11:30 a.m. For inquiries please call no. 921-2574. Last day of issuance of bidding documents November 22, 2002.

The Corporation reserves the right to reject any or all bids without offering any reason, waive any defect therein and accept the offer most advantageous to the Corporation.

MATERIALS MANAGEMENT DEPARTMENT
 NPC-OB (Head Office)
 Diliman, Quezon City

(PDI - Nov. 21 & 22, 2002)



Your career might only be a click of the mouse away.

VISIT US AT

www.jobmarketonline.com



Alessandra seen taking to controversy like her sister



LITTLE AGA AND LITTLE CHARLENE. Actor Aga Muhlach carries his baby boy, while wife Charlene Gonzales carries her baby girl.

SHOWBIZ TIDBITS

IS Alessandra de Rossi trying to create a stir lately? Is she trying to be controversial like her elder sister, Assunta, who has been the talk of the town with her relationship with Negros Occidental Rep. Jules Ledesma?

Last Sunday, Alessandra walked out from GMA 7's talk show, "S-Files," when she found out she would be made to face Assunta and the latter's boyfriend in the program.

Leah Sallerio

Alessandra, who has been at odds with Assunta because of the latter's relationship with Jules, complained she wasn't told by the show's production staff that she would be facing Assunta and Jules.

Alessandra was already facing the TV cameras at Studio A, when she angrily left the program after she saw Assunta and Jules were at Studio B.

However, an "S-Files" insider claimed Alessandra was told beforehand that Assunta would also be there. Alessandra was said to have agreed to guest on the show with an honorarium.

Her talent manager, Manny Valera, didn't allow her to guest. But Alessandra was said to have gotten the go-signal to be interviewed on "S-Files" from her publicist, Rico Miranda.

Last Monday, Alessandra also showed up at Robinson's Galleria, of all theaters, to watch "Harry Potter" with her boyfriend Polo Ravales. That same night, there was a special preview of Assunta's film, "Bahid," at Galleria, although Alessandra claimed she was not aware of the preview schedule.

But the sisters' encounter turned out to be beneficial for both of them. After not talking for a long time, Alessandra and Assunta were able to patch things up and talk again.

Alex, however, did not confirm whether she would grace Assunta's wedding on Dec. 14 in Negros Occidental.

As of this writing, Assunta has yet to talk to her mom, Nenita.

Muhlach twins turn 1

WHEN Aga Muhlach and Charlene Gonzales organized a party to mark the first birthday of their twins—Atasha Aaron and Antonio Andres—the event was five days late. The babies were born on Nov. 5, 2001. But the birthday celebration was held last Nov. 10 at the Ballroom of the Ayala Alabang Country Club.

Charlene, it turned out, booked late at the Country Club for the party. And this was as early as June. She found out the Nov. 5 date was already



YEAR-OLD twins Atasha Aaron and Antonio Andres.



HAPPY COUPLE. Aga Muhlach and Charlene Gonzales.

taken, so she simply settled for the next earliest date which was Nov. 10.

The affair turned out to be a double celebration for Aga, who is still euphoric over the box office results of his latest movie, "Kailangan Kita," with Claudine Barretto. The guests were delighted to see Claudine in the party. When his costar arrived (with rumored boyfriend Raymart Santiago), Aga immediately hugged Claudine.

The party was celebrity-studded. Children of celebrities not just from show biz, but also from the social circle, came and joined the fun.

Albert Martinez, who is married to Aga's first cousin Liel, came with daughters Alyanna and Alyssa. Comedian Bayani Agbayani, who plays Aga's twin brother in the ABS-CBN sitcom "Okay Fine, Whatever," brought his two daughters.

Cager Paul Alvarez and Almira Muhlach (Aga's younger sister), came with their three daughters.

Lipa City Mayor Vilma Santos accompanied her son, Ryan Christian Recto.

Former First Lady Amelita "Ming" Ramos, who was one of the wedding sponsors of the couple, was there, too, as well as Ato Tanmationg, owner of Jollibee Food Corporation, which signed up Aga as its image model for several years now. Jollibee also provided the give-aways for the party.

Growth in ratings

GMA 7 continues its dominance in the ratings with the recent release of the Quarterly Channel Performance by AGB Philippines for the second to third quarter of this year.

AGB Philippines reports that for the said period, GMA household ratings posted a

19 percent over-all growth rate, from 6 a.m. to midnight or from sign-on to sign-off.

The network garnered the highest growth in the morning (6 a.m. to noon) category, with 37 percent followed by the afternoon (2 to 6 p.m.) with 34 percent, noontime (noon to 2 p.m.) with 28 percent and primetime (6 to 10 p.m.), with one percent. Only the late-night timeslot (10 p.m. to midnight) suffered a negative growth of -1 percent.

ABS-CBN, however, posted negative growth in all categories and registered a negative 8 percent growth rate over-all. Its biggest setback was in the noontime category (noon to 2 p.m.), where it plunged by -19 percent, followed by the morning shows (6 a.m. to noon) that fell by -14 percent.

Late-night dropped by -12 percent, afternoon by -6 percent and primetime by -2 percent.

Data for the survey were culled from Mega Manila's TV households.

Homecoming

I RECEIVED a letter from the the president of the UP College of Mass Communication Alumni Association, Jing-Jing Romero, who is inviting all graduates of UP-CMC for the grand alumni homecoming tomorrow, Nov. 23, 4 p.m. at the CMC Media Center, right beside Plaridel Hall.

"An Affair in November" caps a week-long activity that started last Monday.

So to my fellow CMC graduates, see you there.

To confirm attendance, please call Dr. Aleli A. Quirante, chair of the CMC alumni homecoming committee (920-5301, local 4929 or 4743) or Jing-Jing Romero (929-9618).

For more details, you can also access the homecoming website at <http://cmc.upd.edu.ph/homecoming.htm>

SEE IT FIRST!

SM CINEMA

ADVANCE SCREENING

INVITATIONAL ASAP PREMIERE
on November 22, 2002 • 7:30 pm

SM MEGAMALL CINEMA 1

MTRCB RATING: PG13

Regular showing on November 27 at the SM CINEMAS.

Simultaneously shown at
SM Pampanga • Davao • Iloilo • Cebu

DIE ANOTHER DAY

AYALA CINEMAS

"TWO THUMBS UP!"
— Ebert & Roper

"COLIN FIRTH IS A DELIGHT & REESE WITHERSPOON ADDS SPARKLE!"
— Rollingstone

NOW SHOWING ONLY AT GLORIETTA 4 CINEMAS

Two young gentlemen (Rupert Everett & Colin Firth) living in 1890s England use the same pseudonym ("Earnest") on the sly, which is fine until they both fall in love with women using that name, which leads to a comedy of mistaken identities...

THE IMPORTANCE OF BEING EARNEST

RUPERT EVERETT COLIN FIRTH FRANCIS O'CONNOR REESE WITHERSPOON JUDI DENCH

Directed by Oliver Parker

Based on a play by Oscar Wilde

MTRCB Rating: General Patronage (G)

NOKIA INQUIRER SKYFILMS

THEATRE MALL GREENHILLS

a landmark reinvented!

DOLBY DIGITAL

NOW SHOWING

CINEMA 1 **HARRY POTTER**
11:40, 2:50, 6:00, 9:10 GP

CINEMA 2 **HARRY POTTER**
12:40, 3:50, 7:00, 10:10 GP

TICKET PRICES & SCREENING TIME SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.
GREENHILLS SHOPPING CENTER, ORTIGAS AVENUE, GREENHILLS, SAN JUAN, METRO MANILA • 724498

MUSIC MUSEUM NOV 22-23, 2002 "THE VAGINA MONOLOGUES" 9:00 PM
FOR INQUIRIES & RESERVATION, PLS. CALL: 721-6726 OR 721-4935

POWER PLANT CINEMA

Rockwell Center, Makati City Tel. No: 8981440-41

CLOCKSTOPPER P13
11:35, 1:40, 3:45, 5:50, 7:55, 10:00

MASTER OF DISGUISE GP
12:40, 2:30, 4:20, 6:10, 8:00, 9:50

HARRY POTTER & THE CHAMBER OF SECRETS GP
11:30, 2:50, 6:10, 9:30

HARRY POTTER & THE CHAMBER OF SECRETS GP
10:40, 2:00, 5:20, 8:40

KAILANGAN KITA P13
12:40, 2:55, 5:10, 7:25, 9:40

HARRY POTTER & THE CHAMBER OF SECRETS GP
12:20, 3:40, 7:00, 10:20

MATINEE P80.00 - FREE SEATING - SCREENINGS BEFORE 5 PM - MON. TO FRI.

OPENS NOVEMBER 27!

ADVANCE SCREENING ON SAT. NOV 23 7:00 PM AT UP FILM CENTER

DIANA DIDN'T BARE IT ALL ON EDSA BUT IN "KASIPING," SHE DOES!

MTRCB RATING: RESTRICTED No one below 18 yrs. may be admitted.

Love thy neighbor, but not thy neighbor's wife!

DIANA ZUBIRI **HALINA PEREZ**

RODEL VELAYO **DANTE BALBOA**

GISELLE SANCHEZ **LONG MEJIA**

KASIPING

Directed by **AUGUSTO SALVADOR**

In the tradition of **SPY KIDS** comes
A fun, funny, fantasy for the entire family!

3RD "WACKY COMEDY" DAY!

MTRCB RATING: G General Patronage **ALL AGES ADMITTED**

DANA CARVEY
1,000 FACES... AND NOT A SINGLE CLUE

THE MASTER OF DISGUISE

Revolution Studios sony.com/MoD

Distributed by **COLUMBIA PICTURES**

Rockin' Revival holds series of gigs

MUSIC from the '50s to the '70s once again takes center stage in some of Manila's hottest nightspots this month as Rockin' Revival treat their followers to another series of engaging performances.

Numerous private gigs and fund-raising events have kept the band busy these past weeks. Now, they are raring to party once again with music aficionados that crave for the classic tunes of first-rate artists like Zombies, Rolling Stones, Doobie Brothers, Fifth Dimension, Beach Boys and the Beatles.

Catch them at Le Boulevardier of Hotel Inter-Continental Manila on Nov. 22 and 29, Conway's Bar of Makati Shangri-La on Nov. 27 and at Greenbelt 3 Park on Nov. 30.

The group will also perform with Sounds of '69, a band composed of generals from PMA batch 1969 at a special fund-raising event, "Traces and

Memories," Nov. 24 at the Officers Club at Camp Aguinaldo.

Sounds of '69 will also launch their first CD during the event that hopes to raise funds for wounded soldiers and policemen.

In December, Rockin' Revival will sing at Zillion Bar (4th floor of Robinson's Galleria).

They will give another high-energy retro performance on Dec. 11, while foot-stomping evenings once again awaits habitués of Le Boulevardier of Hotel Inter-Continental Manila every Friday.

Rockin' Revival is made up of Butch Sabater on keyboards and synthesizers, Percy Benitez on drums, Boy Mendez on percussions and lead vocals, Tony Huelves on guitar, Roy Reyes on bass, Cathy Castañeda on keyboards and vocals, with Sonny Nicolas as musical director.

For inquiries and reservations, call Yoli Celdran at 725-2514 or 727-4367.

E-mail: pr_business@inquirer.com.ph

BUSINESS

War on terrorism raises demand for metals

BAGUIO CITY—The US-led war against terrorism has brought hope to the dormant mining industry because of the rise in gold prices and more demands for metals.

But government and mining officials said the windfall is actually a two-pronged promise.

"There are positive and negative effects," Director Horacio Ramos of the Mines and Geosciences Bureau said during the 49th annual national mine safety and environment conference at the Baguio Country Club.

"The positive effect is that in a

prospect of war, there is more demand for metals. And it means more demand for our metals," Ramos said.

"But the downside is that we are on the hot list of (countries) harboring possible terrorists and that means no foreign investors (would be) coming in for our mining industry."

"In times of political and financial crisis, people tend to turn to a more stable commodity other than money which is gold," said Glenn Batilando, environment section chief of Lepanto Consolidated Mining Corp.

"The price of gold has risen but the increase is not that significant to have a huge and direct effect on us," he said.

Ramos said: "We cannot take advantage of the demand for gold because we only have two gold mines right now. Large-scale, we have the Lepanto mines and small-scale, the Diwalwal mines." The MGB has taken over the Diwalwal mining community in Davao.

"It has always been labor-intensive in Diwalwal so production there has been small-scale. But starting the second quarter of next year, we expect production

in Diwalwal to be medium-scale with direct state involvement," Ramos said.

He said there is a huge potential for the country's mineral and non-mineral production. He said there are six huge potential mining investments, including gold mining in Benguet, Iloilo and Davao.

These include the Victoria mining project of Lepanto in Mankayan, Benguet, the Philex Gold Philippines project in Bulawan, Negros Occidental, and the revival of the old Atlas mines in Masbate.

"We have made modest gains in discovering new mines. We still

can compete in the world market," Ramos said.

Philip Romualdez, president of Benguet Corp., said one of these mining investments could bring in \$3 billion to \$4 billion.

Total foreign investments last year totaled a little more than \$1 billion and this year, the country was bound to make \$300 million to \$400 million.

"So just one mine is more than the total investments of the country," said Peter Wallace of the Wallace Business Forum.

Romualdez said the bad news on the industry contributed to the lack

of foreign investors in mining.

"The situation is similar to economic terrorism where people are terrified to spend and invest because it is risky," he said.

He said the mining industry has now greater emphasis on environment and indigenous peoples' rights compared to the past.

According to Romualdez, the mining industry had suffered through the years. He said when Benguet Corp. was operating seven mines throughout the country, it generated 22,000 jobs. Now it has only 2,000 workers. Frank Cimatu, PDI Northern Luzon Bureau

Hurry! This Christmas I won't last forever!

3 BIG DEALS for 3 BIG WHEELS



Available in the J-Series for the Grandia and Super Grandia models:

- Twin-Monitor VCD System
- 2-Way Radio
- 14-Dash CD Head Unit
- Window Visors



• Sporty J Grille
• Rear Spoiler



Available in the J-Series for the SR5 and XS variants:

- Spray on Bedliner
- Window Visors
- Leather Seats

100% VCD Deals

- Lowest downpayment of only **P121,950***
- Low monthly amortization of **P12,301****
- Flexible financing schemes of up to 60 mos.
- Exciting packages for cash buyers
- * For Grandia at 15% DP
- ** For Grandia at 60 mos./50% DP

RAV4 Deals

- Lowest downpayment of only **P152,250***
- Low monthly amortization of **P14,728****
- Flexible financing schemes of up to 60 mos.
- Exciting packages for cash buyers
- * For M/T at 15% DP
- ** For M/T at 60 mos./50% DP

100% SR5 Deals

- Lowest downpayment of only **P118,950***
- Low monthly amortization of **P12,061****
- Flexible financing schemes of up to 60 mos.
- Exciting packages for cash buyers
- * At 15% DP
- ** At 60 mos./50% DP

Easy financing is exclusively available through

TOYOTA FINANCIAL SERVICES

3 YEAR WARRANTY 100,000 KM

www.toyota.com.ph

HIACE SUPER GRANDIA SRP: 1,180,000									
LOW DOWNPAYMENT scheme									
15%	154,700	91,801	63,108	50,111	35,847	28,955	25,011		
20%	154,700	86,004	59,255	46,931	33,261	26,778	23,008		
30%	154,700	75,254	51,848	41,065	30,103	23,367	20,150		
40%	154,700	64,504	44,441	35,190	24,946	20,015	17,271		
50%	154,700	53,754	37,034	29,332	20,780	16,735	14,293		
LOW MONTHLY AMORTIZATION scheme									
15%	379,700	87,840	60,432	47,361	34,300	27,584	23,916		
20%	379,700	82,006	56,500	44,782	31,745	25,510	21,958		
30%	379,700	71,256	49,093	39,925	27,587	22,169	19,019		
40%	379,700	60,506	41,686	33,009	23,430	18,828	16,201		
50%	379,700	49,756	34,280	27,192	19,272	15,487	13,232		
COMBO PLAN									
15%	154,700	90,075	61,969	49,135	35,164	28,374	24,524		
20%	154,700	84,227	58,024	45,900	32,587	26,187	22,552		
30%	154,700	73,477	50,024	40,114	28,430	22,845	19,674		
40%	154,700	62,727	43,217	34,247	24,272	19,935	16,795		
50%	154,700	51,977	35,810	28,381	20,114	16,184	13,917		

BUSINESSFriday

Business Features Editor Margie Quimpo-Espino



**STOP HAIR LOSS.
SAVE YOUR HAIR.**
Call Svenson now! 372-6631

Have four years made this shop wise?

By Margie Quimpo-Espino

AS STRANGE as it may seem, the country's first hypermart notes record sales of condiments over the past year.

Condiments would include soy sauce, cat-sup and vinegar.

The only explanation Shopwise can come up with to explain the hike in sales is that life has been tough for Juan de la Cruz, so he has resorted to using condiments as viands.

This phenomenon is not new—some folks in the rural areas have been supplementing their limited food budget with condiments.

And it's not just condiments. Some Filipinos pour soft drinks, particularly Pepsi, over their rice; milk with a little sugar or coffee/chocolate and that is what constitutes a meal for them.

Keeping a tab on consumer habits and general trends like these have been a must for Shopwise, the country's first hypermart.

Hypermarkets are large-scale retailing formats that combine the features of a supermarket and a full-line discount store. Other big groups in the business include Henry Sy via his SM Supercenters and John Gokongwei with his Big 'R' stores.

As its first store in Alabang turns four years, Business Friday recently had a chat with its operations head and marketing person, to talk about lessons learned, the Filipino consumer and competing in the consumer goods business in general.

Difficult

Shopwise VP for merchandising Catherine Y. Tantoco says the hypermarket business is an extremely difficult format to master which is why Shopwise has not expanded as aggressively as other players in the market.

"Given the complexity of operating a hypermarket, we opted to take a more conservative approach toward expansion. We wanted to first master the economic model of the format prior to an aggressive roll-out. Otherwise, you will tend to multiply your mistakes," she states.

The Rustan-owned hypermart has three branches—Alabang, Vito Cruz and Libis. Sales have been increasing at 40 percent to 67 percent over the past three years.

Tantoco says Shopwise was able to do well the past years because of:

1. The entrepreneurial spirit.

"Since we are a start-up organization, we tend to move very quickly. We are not hampered by bureaucracy, thus decision-making is decentralized and timely," she explains.

2. Celebrating both successes and failures.

3. Knowing the pulse of the customer.

"We do this both formally and informally. Market research is a critical tool that we utilize in our decision-making process. However, even the best research can never replace sound judgment and intuition. Research must always be balanced by gut feel. We tend to be very customer-centric rather than being competitor-centric. We do not measure ourselves versus our competitors, but versus customer expectations," she adds.

4. Investing in information.

"We do not pretend to know everything. We are extremely hungry for information and constantly consult with the experts and authorities. For example, we learn a lot from some of our key suppliers, from our shareholders such as the ICCP group, the vast experience of our sister companies in the Rustan Group, and international consultants and organizations. We are a learning organization, and as each year passes we try to codify our learnings," she says.

5. Innovation

"We do not try to reinvent the wheel. Everything that we do at Shopwise has been done before. The difference, however, lies in the execution. We try to do everything slightly better and

HAVE/C2

we take a basic idea and put an unexpected twist to it. For example, a very simple innovation that we introduced was extending our store hours up to 11 p.m. to take into consideration time-pressed, busy shoppers who can only do their shopping in the evenings," Tantoco says.

"Recently, we introduced a Health and Beauty solutions center in which products are simply organized according to the way customers shop. The merchandise is presented according to solutions (e.g. all shampoos together, all toothpaste together) rather than the traditional way of displaying by brands. There are many more simple innovations that go a long way toward enhancing the shopping

experience," she adds.

With regards to the consumer, Shopwise AVP for marketing Frances J. Yu notes that the Filipino consumer is becoming more complex and harder to characterize. She identifies three major consumer trends:

1. Silent panic

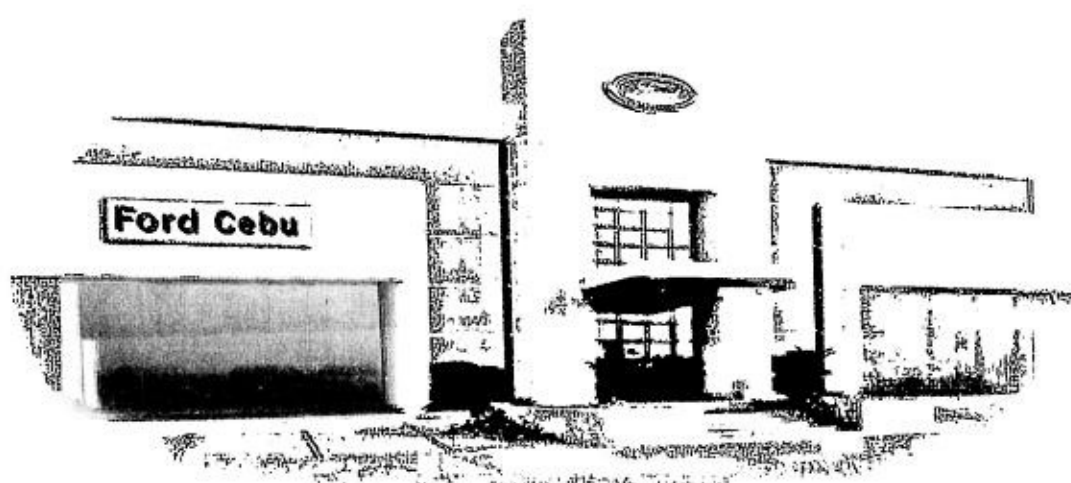
Yu says the 9/11 tragedy and the worldwide war against terrorism "has given rise to what we refer to internally as 'silent panic.' It is characterized by a growing uncertainty and angst over the future. There is a sense of foreboding, yet it is not articulated since we do not even know what will hit us next. Will it be a full blown war? A mall bombing? Another set of



THE HEALTH and Beauty solutions center organizes products according to the way customers shop.



SHOPWISE marketing head Frances Yu.



Ford welcomes everyone to its home in Cebu – now made bigger and better. Experience the excellent Ford service and drive away in any of Ford's world-class vehicles. Break all boundaries and create new paths. All the way down south.

Ford Cebu Nivel Hills, Lahug Cebu City • Tel. no.: (032) 231-9180; Fax No.: (032) 231-9023

PHILIPPINES copyright © 2002 by Ford Group Philippines

VAT as a withholding tax?

By Noel P. Rabaja
SGV & Co.

VALUE added tax (VAT) is not at all new in the Philippines. Yet, while most of us know that there is VAT on almost every domestic sale of goods and services, quite a number of taxpayers are not aware that VAT may be required to be withheld, just like ordinary withholding taxes, on certain payments to non-residents. This may result in deficiency tax exposures.

Mechanics

Ordinarily, VAT is imposed on the seller of goods or services. Hence, while VAT is an indirect tax and can be passed on by the seller to the buyer as part of the contract price, the seller remains to be the party liable for payment of the tax to the Bureau of Internal Revenue (BIR). The exception, however, is in the case of certain payments to non-residents.

If the payment to a non-resident is subject to withholding VAT, the payor or person in control of payment shall be considered as the withholding agent. Hence, in this case, the buyer in the Philippines (instead of the non-resident seller) becomes the party liable for the payment of the VAT to the BIR. The VAT withheld shall be remitted to the BIR within 10 days following the end of the month the withholding was made. In remitting the VAT withheld, the withholding agent should use BIR Form No. 1600 Remittance Return of Value

Added Tax and Other Percentage Taxes Withheld.

If the withholding agent is VAT-registered, it may claim the VAT withheld and paid to the BIR as input tax credit upon filing its own VAT return, to the extent that it is attributable to its VAT-taxable sales/receipts. The required support for the input tax credit claimed is the duly filed BIR Form No. 1600.

On the other hand, if the withholding agent is a non-VAT taxpayer, the VAT withheld and paid to the BIR will instead be treated in the same manner as the related payment to the non-resident, i.e., as an "asset" or an "expense," whichever is applicable, of the withholding agent.

What income payments are covered?

Based on the recent regulations, specifically Revenue Regulations (RR) No. 8-2002, the following income payments to non-residents shall be subject to withholding VAT:

1. Lease or use of properties or property rights owned by non-residents;
2. Services rendered to local insurance companies, with respect to reinsurance premiums payable to non-residents; and
3. Other services rendered in the Philippines by non-residents.

Rental, royalty payments

The imposition of 10 percent withholding VAT on payments for lease or use of properties or property rights to nonresident owners is expressly provided for in both the

Expanded VAT (EVAT) Law which was implemented beginning Jan. 1, 1996, and Section 114(C) of the current Tax Code (as amended by the Tax Reform Act of 1997). While the said provision does not expressly say so, it appears that the 10 percent withholding VAT may apply only if the subject property is leased or used in the Philippines. This is consistent with another provision of the Tax Code (Section 108) which states that the lease of properties shall be subject to VAT irrespective of the place where the contract of lease or licensing agreement was executed if the property is leased or used in the Philippines. Hence, if the payment to the non-resident is for the lease or use of property outside the Philippines, it may be possible to argue that the 10-percent withholding VAT should not apply.

Reinsurance premiums

The Tax Code does not expressly impose 10 percent withholding VAT on reinsurance premiums paid to non-residents. However, in both the EVAT Regulations (RR No. 7-95) and the more recently issued RR No. 8-2002, the BIR extended the withholding VAT requirement to cover also this type of payment to a non-resident.

In this regard, there appears to be a conflicting rule issued by the BIR with respect to subjecting reinsurance premiums to VAT. The BIR in Revenue Memorandum Circular (RMC) No. 11-96 provided that "gross receipts" for purposes of computing the VAT on non-life insurance premiums shall not include premiums on

reinsurance of a company that has already paid the tax.

Due on the same premiums. This rule appears to be inconsistent with the imposition of 10 percent withholding VAT on reinsurance premiums paid to non-resident reinsurers. However, considering that the said imposition of withholding VAT was clearly provided for in RR No. 7-95 and even reiterated in RR No. 8-2002, reinsurance premiums paid to non-residents may have to be subjected to withholding VAT as required in the said regulations.

Service fees

It is clear in both the EVAT Law and the current Tax Code that any person who in the course of trade or business sells services in the Philippines shall be subject to 10 percent VAT. "In the course of trade or business" means the regular conduct or pursuit of a commercial or an economic activity, including transactions incidental thereto. However, the rule of regularity to the contrary notwithstanding, services rendered in the Philippines by non-resident foreign persons shall be considered as being rendered in the course of trade or business. Thus, even if the services rendered in the Philippines by the non-resident do not constitute a regular commercial or economic activity of the non-resident, such services will still be subject to 10 percent VAT.

Unlike in the case of rental and royalty payments to non-residents, though, the Tax Code does

not clearly provide for the manner by which to remit the VAT due on the services rendered in the Philippines by the non-resident. There is no express provision imposing 10 percent withholding VAT on this type of payment. Moreover, prior to RR No. 8-2002 which came out only recently (June 13, 2002), even the EVAT Regulations did not provide any clear rules on whether the withholding VAT would apply to services rendered in the Philippines by non-residents.

There used to be an issue as to whether the local payor should withhold VAT on payments for services rendered in the Philippines by non-residents. Nevertheless, note that in one ruling issued in 1998 which was even prior to RR No. 8-2002, the BIR held that the fee for services (other than rentals and/or royalties) rendered in the Philippines by non-residents was subject to 10 percent VAT and that the resident payor was required to withhold and remit the VAT to the BIR within 10 days from the end of the month the service fees were paid. Thus, it is possible that the BIR will also apply retroactively the withholding VAT requirement under RR No. 8-2002 with respect to services rendered in the Philippines by non-residents, even if such requirement was not clearly provided for in the past regulations.

Sale of goods

It is also clear in both the EVAT Law and the current Tax Code that any person, who in the

course of trade or business sells goods in the Philippines, shall be subject to 10-percent VAT. It appears that the VAT may apply, as well even if the seller is a non-resident.

There is an issue, however, as to whether the non-resident in this case will be required to pay its own VAT liability to the BIR, or the local payor will be required to withhold and remit the VAT to the BIR. The Tax Code and even the regulations, including RR No. 8-2002, are silent as to the applicability of the withholding VAT to payments for sale of goods in the Philippines by non-residents in their course of trade or business.

As mentioned earlier, the Tax Code specifically requires the withholding of VAT only with respect to rentals and/or royalties paid to non-residents. However, this rule was extended by the BIR to reinsurance premiums paid to non-residents and services rendered in the Philippines by non-residents. Thus, we cannot discount the possibility that the BIR will likewise require the local payor to withhold and remit the VAT to the BIR with respect to payments for sale of goods in the Philippines by non-residents.

Conclusion

Thus, before remitting any payment to a non-resident, be sure that you have made proper evaluation as to whether this should be subject to withholding VAT. It is certainly important to comply with the withholding VAT requirement, if applicable, in order to avoid deficiency VAT exposures.

Bicolano businessman finalist in international business award

NAGA CITY—For the first time, a Bicolano has been chosen Philippine bet in the 8th World Young Business Achiever (WYBA) slated this year in Manila on Nov. 27-29.

Luis Raymond Villafuerte Jr., 29, who hails from Camarines Sur, topped the 36 young business achievers all over the country that the WYBA national selection committee had shortlisted.

Villafuerte is seen as a strong contender among the 20 international finalists for the grand prize, according to WYBA national selection committee executive director Edith B. Sola.

The WYBA is an international award for young achievers in the field of business which started in 1995 in Ireland to give due recognition to exemplary performance that contributes to world economic progress.

Villafuerte is not a stranger to recognition. In 1996, he was awarded the Golden Shell Awards by the Center for International Trade Exposition and Mission.

Last year, he also received the prestigious "Agora Award" from the Philippine Marketing Association for his exemplary performance in export marketing.

The young Bicolano entrepreneur started on his own after graduating first honors in Political Science from the De La Salle University in 1989.

Camarines Sur Gov. Luis R. Villafuerte, the father of the Philippine bet for WYBA, said his son was originally interested in pursuing a career in legal profession.

But the older Villafuerte said he noticed that L-Ray (the younger Villafuerte's nickname) has the knack in entrepreneurship even in his college days after discovering that his son was earning from the signature shoes and shirts that he sold to his classmates.

The governor said he encouraged his son to forego with his ambition to be a lawyer and instead try the challenge in the world of business.

Obedient to his father's encouragement, the younger Villafuerte surprised his family when he came home one day with a brand new car.

"I did not know that L-Ray was already dabbling on export transactions assisting foreign buyers to obtain local products here. That car was bought from his first commission," he said.

From his commissions, the younger Villafuerte started his export ventures with a P50,000-capital which has grown to a multi-million-peso enterprise at present.

He successfully steered his company, Lara's Gift and Decors, to make big in export market after seven years from its inception in 1990.

Lara's Gift and Decors, named after the younger Villafuerte's wife, has consistently shown top performance in export market until now.

To comply with the competition in the world market, the younger Villafuerte has established showrooms and warehouses in Hong Kong and the United States.

At present, the young Villafuerte has diversified into the service industry after he formed his Digitext Asia Corp.

The Digitext Asia Corp. is among the pioneering companies in the Philippines that venture on the \$40-billion worldwide transcription business.

Unknown to many, the transcription business has become a lucrative venture with growing demand for transcribing oral medical prescriptions that doctors in the United States are obliged to do.

Laws in the US require doctors to tape their prescriptions for purposes of documentation that are transcribed for archiving.

After a little more than a decade in business, the Philippine bet for the WYBA has made his contribution to the employment solution of the country with some 2,000 employed in his two firms. *Juan Escandor, PDI Southern Luzon Bureau*

Let's do morning coffee! banks say

NEW YORK—Those ubiquitous blue paper coffee cups with classical Greek-style motifs—once a signature style for New York's street vendors—are becoming an artifact of the past.

In their place are cups with colorful bank logos vying for the attention of busy commuters dashing off to work.

The cups are part of a massive push by such banks as North Fork Bancorp Inc. and Washington Mutual Inc. to capture a bigger share of the lucrative Manhattan financial services market.

The cups, which have been sold to some 160 street vendors, are a relatively low-key bid to grab the attention of a city full of stimuli. Even so, they may prove as effective as any high-tech marketing program, says John Kanas, North Fork's president and chief executive.

Kanas, whose Melville, New York-based bank had its logo printed on a million cups in the last three months, says it's a good way to get brand awareness in the street.

"We wanted to introduce ourselves to the people of Manhattan, and one way to do that was over a cup of coffee," said Sherri Pollock, spokeswoman for Washington Mutual, which also put its name on one million paper cups this summer.

Washington Mutual found the combination of television, radio, out-of-home and newspaper advertising in the New York and New Jersey area helped produce name awareness among two-thirds of consumers and ranked Washington Mutual third for "top-of-mind" ad-

vertising recall, Pollock says.

The coffee cups are a part of the banks' general campaign to expand their presence in Manhattan.

As of September, North Fork has 21 branches in Manhattan and Seattle-based Washington Mutual plans to open 40 branches in the greater New York area—11 of them in Manhattan. Four of these Manhattan Washington Mutual branches opened in July.

Marc Friedman, founder of Promocup Inc., a New York-based company that prints messages on paper cups and sells them to vendors, said other banks that use that method to advertise include FleetBoston Financial and Wells Fargo & Co.

"We call the cups the billboard on the cup," Friedman said.

The device has been used in other US cities like San Francisco, Los Angeles and Chicago.

Every morning coffee carts like the one owned by David Hassan sell 50-cent to a dollar cup of coffee or tea in the new logo cups.

Hassan, who lives in Parsippany, New Jersey, sets up his cart at 3:30 a.m. at the busy intersection of 43rd Street and Broadway in the heart of New York City's Times Square. By 11 a.m. he has often served up to 300 customers.

By buying from supply companies like New York-based Promocup Inc., which gives him a reduced rate on logo cups, Hassan says he can save \$10 per week.

On a frenetic rainy November morning, some customers lining up for their coffee did not seem to notice the change in cups.

With a nod toward a nearby JP Morgan Chase bank branch, Hassan said most of the customers who commented on the logos worked for North Fork's competitors.

Sharing breakfast time with New Yorkers is part of North Fork's beach-head on Manhattan where the bank started its expansion five years ago. About \$20 billion in deposits have been made by New Yorkers at the Melville-based firm, which has used this money to lend to local businesses, said Kanas.

He said he got the idea for putting his bank's logo on paper cups while he was walking along busy 55th Street near Fifth Avenue.

"I got this idea ... just seeing all the cups on the street," he said, adding "it works in New York because of the density in population."

Manhattan's lucrative consumer finance business is dominated by Citibank and JP Morgan Chase, according to Kanas, who estimates that both of these banks have a two-thirds share of the \$244 billion Manhattan deposit market—checking and savings accounts.

Meanwhile, some industry observers wonder just how effective it can be reaching out to New Yorkers during their most sacrosanct moment of the day.

"We're flooded with ads. We are in an environment where people are flooded with messages. This is the danger of advertising," said David Olson, head of Columbia, Maryland-based Wholesale Access, a consulting firm which specializes in the banking industry. *Reuters*

Have four years made this shop wise?

From page C1

price increases?"

"This all leads to a feeling that one has lost control. The noticeable impact on consumer behavior is that Filipinos are trying to assert control over what little areas in their lives they still have control over. For example, our savings rate this year compared to our Asian neighbors has grown substantially. We have never been known as a nation that saves, but the Filipino consumer is saving more now than ever before. This means that your typical shopper is becoming more discriminating, less loyal, and more cost conscious. They will be harder and harder to hold on to," Yu adds.

2. CEO scandals

"In the past year, we have seen unprecedented corporate scandals. You have the Anderson debacle, Enron, WorldCom, Xerox and even Martha Stewart was not exempt! As a result, there is a growing cynicism and distrust among the general populace of big business and institutions. The Philippines is not exempt from



CUSTOMERS no longer fall for predatory pricing, for "gimmicky" promotions, and are quicker to assert their rights as consumers.

this. Even before the CEO scandals, Filipinos already tended to be distrustful of big business and institutions. In terms of consumer behavior, this means that trust is

a critical issue in earning customer loyalty," she says.

"Customers will no longer fall for predatory pricing, for 'gimmicky' types of promotions, and

are quicker to assert their rights as consumers. They will complain and take their business elsewhere. Earning your customers' trust means delivering on what

you promise, stringent quality control, delivering on their expectations every day and every minute," she adds.

3. Text phenomenon

"This is unique to us Filipinos. As a country, we send out 100 million texts everyday. Finland, who comes second, sends out 60 million texts in one month! Can you imagine? We view the cellular phone and the texting phenomenon as the great equalizer. It cuts across social classes, genders and age groups. The cellular phone is the new status symbol. In the past, status symbols would comprise of cars, watches, jewelry, and other high ticket items. But now, the new status symbol is affordable to almost all income classes. Thus, you have seen the rise of text promotions, text advertising, text services, game shows with a text component, etc. While we are still in the infancy stages in terms of finding ways to use SMS technology in our marketing mix, any marketer worth his salt must already be seriously considering the various SMS applications in their market-

ing programs," Yu says.

4. Forecasts

The two say they are bracing for stiff competition in the next few years.

"While we have attained modest success in breaking into a very competitive marketplace, we know that the battle will become fiercer in the next few years," says Tantoco. "We are seeing an unprecedented expansion by the retail giants when demand is not growing. Could this be irrational exuberance? This means that the battle for market share will be bloody. There will definitely be casualties."

The ones expected to fold up are those who do not have a sound strategy or those whose only competitive advantage is low pricing. "While compelling, low prices on its own does not satisfy the growing demand for value-added services, experiences, and quality issues. At Shopwise, we are optimistic that there is no such thing as an 'over-stored' market, but only 'under-served' ones," Tantoco concludes.

The Shopwise Supercenter is part of the Rustan Group of Companies in partnership with the ICCP

RP women look at cost more than quality when shopping

SINGAPORE—Quality not cost is the overriding factor for women buying gifts in the Asia-Pacific this festive season, according to a survey released Wednesday.

Apart from a handful of lavish ladies, mainly in Hong Kong and Australia, most who responded to the MasterCard survey said that despite the economic turbulence, they would be spending about the same as last year.

In a poll of nearly 2,500 women in eight countries, most chose "quality" as the most important criteria when buying gifts this year, except in Hong Kong and the Philippines where meeting the "wants" of friends was most important.

The second most vital criteria varied from market to market.

"Quality" was second in Hong Kong, with "value" second in the Philippines, Indonesia and Malaysia. In Singapore and Taiwan it was "friends wants."

Being environmentally friendly was the least crucial aspect in buying a present.

Overall, 61 percent of the women surveyed said they planned to spend the same amount on gifts this year as last year, 19 percent intended spending more and 20 percent were reducing costs.

"Most of the 19 percent who said they would spend more than last year were from Australia and Hong Kong ... the Philippines and Singa-

pore registered the highest percentages of women who said they would be spending less," the report said.

When asked how

much they would spend on average per gift, most women opted for \$10-25.

However, 17 percent in Hong Kong

said they would spend more than \$50, while 41 percent in the Philippines said they would average less than \$10 this season.

Female spending patterns are becoming very important for the retail sector, said Yuwa Hedrick Wong, economic advisor to

MasterCard in Asia-Pacific region.

"Increasingly female consumers are making the decisions about what, where,

and how much to buy," Yuwa said.

"It is encouraging to see that in spite of rising economic uncertainty and busi-

ness volatility, female consumers are still planning to spend at least as much as they did last year."

Of the women

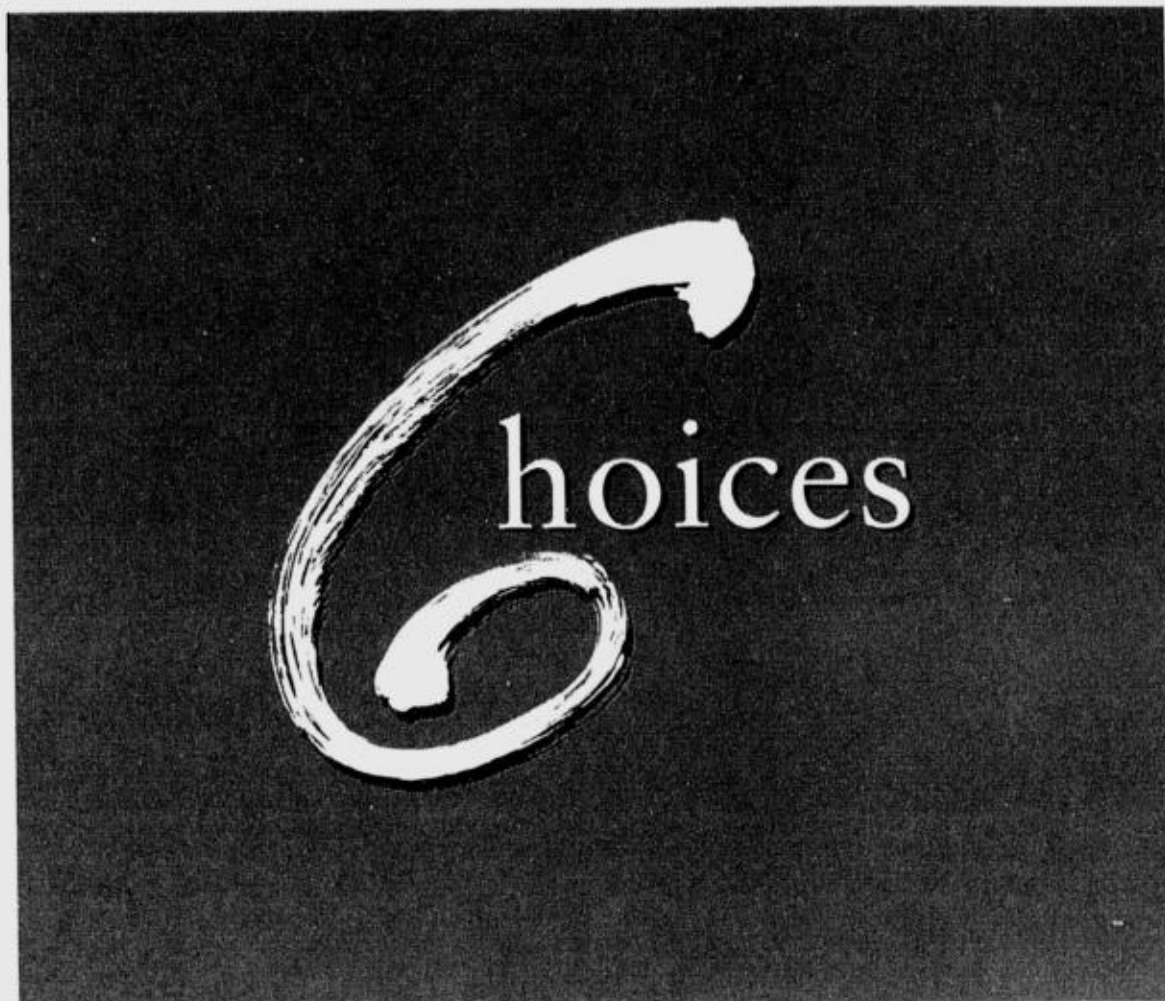
polled, more than 80 percent were aged between 21 and 40, and more than 40 percent were married.

AFP

Just like Monopoly. Only the pieces are a wee bit bigger.



REAL ESTATE
Browse over reports on property, construction and the latest in housing technology.
So you can expand your horizons and your future, just like the millions who read the PDI.
Tuesdays
Special SECTIONS INQUIRER
RN 127371



Asia Miles

Cathay Pacific adds a 6th daily flight to Hong Kong beginning January 2, 2003 – departing daily from Manila at 9 a.m. and from Hong Kong at 7:40 p.m.
That's more choices any other airline can offer!

Now you're really flying.



www.cathaypacific.com

CATHAY PACIFIC

URGENT

When it has to be there on time, more companies trust us.

Urgent shipment? Don't worry. Trust the company with three red lines in its logo to meet your deadlines. According to a recent independent study, DHL is rated the most

reliable express delivery company in Asia. Which is probably why we're entrusted with more urgent shipments in this region than anyone else. Our delivery lines are the arteries

that keep trade flowing between one business and another, across the region and around the world. To find out how we can help move your business, call 811 7000 today.

DHL
WORLDWIDE EXPRESS
THE PULSE OF BUSINESS

People, Events & Products

Aries Espinosa, Editor

aespino@inquirer.com.ph

Email: pr_pap@inquirer.com.ph

Empowering children, effecting change: 6 years of Jollibee's 'Kaya Mo, Kid!'

AN IMPORTANT part of Jollibee's corporate thrust is to develop the potentials of children by pioneering programs that will inspire them with examples of positive values and provide a venue for its expression through the use of their artistic talent and creativity.

1996 - The "Sabi ng Jollibee...Kaya Mo, Kid!" program was launched as a public service campaign with the objective of educating and molding Filipino kids through examples of positive values. It was introduced via a series of television commercials depicting the values of love for brother/sister, perseverance and self-confidence.

1997 - The campaign went full blast with the first ever nationwide contest called "Kaya Mong Mag-drawing, Kid!" Through this drawing and painting contest, participants depicted what kids

can do to make the world a more beautiful place to live in. Ten winners were chosen from the more than 3,000 entries submitted.

1998 - To celebrate the country's Centennial, Jollibee launched the "Kaya Mong Maging Bayani, Kid!" contest. Television and print ads were implemented, encouraging children to be heroes in their own way. The campaign was enforced by the "Kaya Mong Sumulat, Kid!" nationwide essay writing contest where contestants wrote about the theme "Paano ako magiging bayani sa aking munting paraan?"

1999 - The "Kaya Mo Kid! - Ang Aklat" was successfully published and launched. The book featured past winners and entries of the previous "Kaya Mong Mag-drawing, Kid!" and the "Kaya Mong Sumulat, Kid!" contests. In the same year, the "Kaya Mong Lumikha, Kid!" was held. The

contestants displayed their ingenuity by creating useful objects utilizing scrap and recyclable materials.

2000 - The campaign received heartwarming recognition as it won the coveted Grand Anvil award from the Public Relations Society of the Philippines (PRSP) Anvil Awards. The award is given to the best community service program. This inspired Jollibee to continue its mission to empower Filipino children with positive values and hone their talents and creativity.

The same year saw the next installment of the campaign - the "Kaya Mong Magkwentong, Kid!" contest. A storybook writing and illustration contest with the theme "Kaya ng Isang Batang Patibayin ang Pagbubuklod ng Pamilya." More than 1000 entries were received from the country's 15 regions.

2001 - On its 5th year, the campaign launched "Kaya Mong Magbigay-saya Kid!" a mixed media art contest with the theme: "Sa kabutihang munti, ako'y makapagdudulot ng ngiti." The mixed media art contest let kids use different materials to come up with a two-dimensional visual representation of the different ways of bringing happiness to others through acts of kindness.

2002 - This year, Jollibee is challenging all children to color the world with the colors of peace with the new nationwide contest entitled, "Kapayapaan, Kaya Mong Ilarawan, Kid!". With the theme "Kapayapaan, Kaya Kong Simulan!", children are invited to think of imaginative ways to help spread peace in the country. These may range from big or small ideas, as long as they can translate these into creative, colorful paintings.

Kids paint the world with colors of peace

JOLLIBEE announces winners of "Kapayapaan, Kaya Mong Ilarawan, Kid!" nationwide painting contest

NEARLY 4,000 students from Aparri to Jolo signified their commitment to help promote peace in the country by joining Jollibee's "Kapayapaan, Kaya Mong Ilarawan Kid!" nationwide painting contest.

This year's contest is the latest installment of Jollibee's successful and award-winning "Kaya Mo, Kid!" child empowerment campaign. With this year's theme "Kapayapaan, Kaya Kong Simulan!" Jollibee encouraged children to think of different ways to help spread peace and translate these into paintings, using either water-based or oil-based medium.

Jollibee recently announced the national winners of the contest during the awarding ceremony held at the Westin Philippine Plaza. "We are encouraged by the fact that our campaign led these kids to think about making contributions to the cause of peace. To us, that's a good step on the road to peace," said Inez S. Reyes, Jollibee vice president for marketing.

The board of judges, led by distinguished artist Ben Cabrera, selected the

six national winners from a batch of 30 finalists using theme, creativity and technique as the criteria. Other members of the judging committee included Joey Venezuela, senior vice president of McCann Erickson, Miñong Ordóñez, president and chief executive officer of Basic Advertising, Jason Moss of the Ilustrador ng Kabataan, Florina Baker, directress of the Ayala Museum, Corazon Alvina, directress of the National Museum, and top artist Ross Capili.

The two grand prize winners from categories A and B each received P15,000 in cash, a 4-year Elite Educational Plan from PET Plans Inc., a Jollibee Kiddie Party Package worth P5,000, Jollibee gift certificates worth P2,000 and a special gift pack from Goodwill Bookstore.

The finalists who were flown in from different parts of the country were billeted at the Westin Philippine Plaza where they were also treated to a lavish welcome dinner and magic show. True to the Jollibee style of making kids happy, Jollibee also treated all 30 finalists and their guardians to an entire day of rides and entertainment at the Enchanted Kingdom after the awards ceremony.

The contest was done in partnership with PET Plans Inc., official carrier Cebu Pacific,



THE JOLLIBEE "Kapayapaan, Kaya Mong Ilarawan, Kid!" painting contest recently concluded with the National Finals Awarding ceremony at the Westin Philippine Plaza Hotel. This year's painting contest challenged children to color the world with the colors of peace. Shown are the winners, along with Jollibee representatives and sponsors, for category A Ian Goselle Narciso (3rd) of Godwin's Learning Center, Hagatone, Bulacan, Sheryl Pautan (2nd) of Abangan Notre Elementary School, and Val Vicente Vergara (1st) of St. Scholastica's Academy, Cebu City. Category B winners were Carmina de Vera (3rd) of La Carmelle School, Bacoor, Cavite, Dean Anthony Opaco (2nd) of Antonio Regidor Elementary School, Sta. Cruz, Manila, and Jean Christine Cadano (1st) of Lamitan Central Elementary School.

official art materials provider Good Will Bookstore, Ilustrador ng Kabataan (INK), Westin Philippine Plaza and Enchanted Kingdom.

"The 'Kaya Mo, Kid!' campaign was borne out of Jollibee's firm belief that all kids deserve a happy

future. We will keep working to come up with more relevant programs so that one day, the whole world will know how imaginative, creative, peace-loving, and empowered Filipino children truly are," added Reyes.



4AS-RMN BOWLAHAN 2002 CONCLUDED

The Association of Accredited Advertising Agencies-Philippines (4As-P) concluded its bowling tournament among its member agencies at Coronado Lanes, Anson Arcade, Arnaiz Avenue, Makati City. The Bowling tournament, titled Bowlahan 2002, was sponsored by Radio Mindanao Network. The event fostered camaraderie among member agencies and industry partners. The participating agencies were Group A: Telenetwork, Hemisphere-Leo Burnett, Euro-RSCG, Lowe Inc., The New Thinkers, Aspac Advertising, J. Romero & Associates, Ad Options, DYR-Alcantara, RMN, Great Wall Advertising, and Basic Advertising.

Group B: McCann Erickson, Ace-Saatchi & Saatchi, Ogilvy & Mather, Publicis-AMA, BBDO/Guerrero Ortega, AB Communications, Nancy Harel & Associates, Campaigns & Grey, Competitivedge, TBWA/Santiago Mangada Puno, Dentsu Philippines, and Gallardo & Associates. Shown (from left) after the opening ceremonies Oct. 14 are Butch Canoy, RMN VP for sales and marketing, Jacinto CS Puno, 4As president, March Ventoza, 4As director for program and sports, Angelito Pangilinan, 4As chair, Bienvenido Rockwell, 4As director for information, and Vanna Tomada, 4As executive director.

College theatre group makes its mark

FOUNDED in 1991 and later revived in 2000, Blue Repertory is beginning to make its mark on the Ateneo de Manila University stage, through productions like "Once on This Island," "A Funny Thing Happened On The Way To The Forum," "Pippin," "The Fantasticks," "Godspell" and "The Wiz."

Blue Repertory may be a neophyte in the Ateneo theater scene, yet its productions clearly show that it is ready to take center stage. This year's season of BlueRep holds two productions for its viewers, the first being a concert titled "Company Call," to begin the school year, as well as celebrate its 10 years of existence held last July.

For its next production, BlueRep will be staging the Sondheim musical "Into the Woods," with words by James Lapine. "Into the Woods" is a musical that weaves together famous fairytale characters including Cinderella, Jack and the Beanstalk, and Little Red Riding Hood. The different parts of the woods and the story goes beyond the happily-ever-after of the books we all read as children. The play is directed by Chari Arespacochaga, and musically directed by Manman Angisco.

This musical is part of a literacy campaign being held by the organization,



especially since the play stresses on parenthood and how we must be "careful of the things we say, for children will listen." One of the activities of the campaign is the volunteer storytelling sessions with the Kythe, an organization geared towards helping people with cancer.

BlueRep will also hold a bookdrive, accepting donations for children's storybooks and grade school textbooks. Proceeds will go to the organizations of Gabay and Kaingin. This shows that BlueRep does not only hold stage musicals, which is in itself difficult, but it would also like to extend the message of the play to other more tangible, more concrete means.

The show will run on Nov. 29 and 30, Dec. 6 and 7 and 13 and 14, 7 p.m., at the Rizal Mini-Theater of the Ateneo de Manila University.

For inquiries about BlueRep, the Literacy Campaign or "Into the Woods," call Kyla at 0917-8338002 or Carla at 0917-9762170.



PHARMATON BEST ENERGY CAPSULE

Pharmaton has been chosen as the Best Energy Capsule Brand by the Who's Who in the Philippines Awards Foundation and the National Consumers Affairs Foundation. The Who's Who in the Philippines Consumers Excellence Award is conferred on outstanding Filipino consumer products, services, manufacturers or company based on their excellent consumer's quality or services and consumers pricing. Now on its 18th year, the Who's Who in the Philippines Foundation has been

conferring recognition not only to outstanding consumer products, but also to outstanding Filipino achievers in business, public services, sports and other major professional fields. Shown is Boehringer Ingelheim brand manager Myla Villanueva receiving the award from Sen. Robert Barbers during the recent 18th annual National Consumers Excellence and Who's Who in the Philippines Awards held at the PICC. Looking on are former MMDA chair Benjamin Abalos Sr. and civic leader Nancy Chiongbin.

How to control bad cholesterol

CHOLESTEROL, especially those found in animal meat and dairy products, are high in our current diet.

The national penchant for fastfoods of Filipinos have resulted in a generation of a young yet hypertensive population.

Butter, which is a by-product of milk, is a common source of cholesterol. Many items in our everyday fare, however, have butter as an important ingredient: bread, pasta, vegetable side dishes and even popcorn.

Sensitive to this problem and needs of our people, Sweetlink is now making available to the local market an American favorite, Butter Buds.

Butter Buds is made from real butter but the fat and water content are removed to create a low calorie, low sodium product with low fat and cholesterol. It contains only five calories per serving, unlike butter or margarine, which contains 67 calories.

It is packed in granulated sprinkles and a mix, which can be reconstituted with hot water to form liquid butter and can be bought at SM Supermarkets, Landmark and Rustan's supermarkets.

Now we can enjoy our foods with butter without worrying of its high cholesterol content. For more information, visit www.butterbuds.com or e-mail wizgic@l-manila.com.ph.

UP chooses JWT-Malang scholar

IN HONOR of artist Mauro "Malang" Santos, J. Walter Thompson grants scholarships to deserving Fine Arts students. For this school year, the University of the Philippines chose Ma. Katlea Karenina M. Pinto to be the recipient of the financial support to cover school fees, book allowance, monthly stipends and miscellaneous expenses. J. Walter Thompson is one of the country's biggest advertising companies. Aside from the scholarship grants, JWT's College outreach programs provides on-the-job training to 50 art and marketing students every year. As industry leader, the agency feels duty-bound to infuse more freshness and competence into the advertising community.



UNITRADE, GIFT GATE TEAM UP FOR PROKIDS SANRIO PROMO

Unitrade Merchandise Inc. and Gift Gate recently teamed up for a joint promotion titled Prokids Sanrio Swap where consumers can exchange points found printed on each pack of Prokids Premium Disposable Baby Diapers for selected Sanrio items such as Hello Kitty Babies Backpacks, and Bottle Bags, and Kerokeropoppi Shoulder Bags and Bottle Bags. Each empty pack of Prokids Premium has a point equivalent which when accumulated may be swapped for select Sanrio items with a minimum cash outlay. Signing the agreement are Ferdinand Adriano, marketing and sales director for Unitrade Merchandise Inc. and Angela S. Garcia, Gift Gate vice president for character merchandising. For more information on the Prokids Sanrio Swap Promo, see print ads, posters and leaflets available at all Gift Gate and Sanrio Surprises stores and at leading supermarkets, groceries, and drug stores nationwide.

People, Events & Products

aespino@inquirer.com.ph

Aries Espinosa, Editor

Empowering children, effecting change: 6 years of Jollibee's 'Kaya Mo, Kid!'

AN IMPORTANT part of Jollibee's corporate thrust is to develop the potentials of children by pioneering programs that will inspire them with examples of positive values and provide a venue for its expression through the use of their artistic talent and creativity.

1996 - The "Sabi ng Jollibee...Kaya Mo, Kid!" program was launched as a public service campaign with the objective of educating and molding Filipino kids through examples of positive values. It was introduced via a series of television commercials depicting the values of love for brother/sister, perseverance and self-confidence.

1997 - The campaign went full blast with the first ever nationwide contest called "Kaya Mong Mag-drawing, Kid!" Through this drawing and painting contest, participants depicted what kids

can do to make the world a more beautiful place to live in. Ten winners were chosen from the more than 3,000 entries submitted.

1998 - To celebrate the country's Centennial, Jollibee launched the "Kaya Mong Maging Bayani, Kid!" contest. Television and print ads were implemented, encouraging children to be heroes in their own way. The campaign was enforced by the "Kaya Mong Sumulat, Kid!" nationwide essay writing contest where contestants wrote about the theme "Paano ako magiging bayani sa aking munting paraan?"

1999 - The "Kaya Mo Kid! - Ang Aklat" was successfully published and launched. The book featured past winners and entries of the previous "Kaya Mong Mag-drawing, Kid!" and the "Kaya Mong Sumulat, Kid!" contests. In the same year, the "Kaya Mong Lumikha, Kid!" was held. The

contestants displayed their ingenuity by creating useful objects utilizing scrap and recyclable materials.

2000 - The campaign received heartwarming recognition as it won the coveted Grand Anvil award from the Public Relations Society of the Philippines (PRSP) Anvil Awards. The award is given to the best community service program. This inspired Jollibee to continue its mission to empower Filipino children with positive values and hone their talents and creativity.

The same year saw the next installment of the campaign - the "Kaya Mong Magkwento, Kid!" contest. A storybook writing and illustration contest with the theme "Kaya ng Isang Batang Patibayin ang Pagbubuklod ng Pamilya." More than 1000 entries were received from the country's 15 regions.

2001 - On its 5th year, the campaign launched "Kaya Mong Magbigay-saya Kid!" a mixed media art contest with the theme: "Sa kabutihang munti, ako'y makapagdudulot ng ngiti." The mixed media art contest let kids use different materials to come up with a two-dimensional visual representation of the different ways of bringing happiness to others through acts of kindness.

2002 - This year, Jollibee is challenging all children to color the world with the colors of peace with the new nationwide contest entitled, "Kapayapaan, Kaya Mong Ilarawan, Kid!". With the theme "Kapayapaan, Kaya Kong Simulan!", children are invited to think of imaginative ways to help spread peace in the country. These may range from big or small ideas, as long as they can translate these into creative, colorful paintings.

Kids paint the world with colors of peace

JOLLIBEE announces winners of "Kapayapaan, Kaya Mong Ilarawan, Kid!" nationwide painting contest

NEARLY 4,000 students from Aparri to Jolo signified their commitment to help promote peace in the country by joining Jollibee's "Kapayapaan, Kaya Mong Ilarawan Kid!" nationwide painting contest.

This year's contest is the latest installment of Jollibee's successful and award-winning "Kaya Mo, Kid!" child empowerment campaign. With this year's theme "Kapayapaan, Kaya Kong Simulan!" Jollibee encouraged children to think of different ways to help spread peace and translate these into paintings, using either water-based or oil-based medium.

Jollibee recently announced the national winners of the contest during the awarding ceremony held at the Westin Philippine Plaza. "We are encouraged by the fact that our campaign led these kids to think about making contributions to the cause of peace. To us, that's a good step on the road to peace," said Inez S. Reyes, Jollibee vice president for marketing.

The board of judges, led by distinguished artist Ben Cabrera, selected the

six national winners from a batch of 30 finalists using theme, creativity and technique as the criteria. Other members of the judging committee included Joey Venezuela, senior vice president of McCann Erickson, Miñong Ordóñez, president and chief executive officer of Basic Advertising, Jason Moss of the Ilustrador ng Kabataan, Florina Baker, directress of the Ayala Museum, Corazon Alvina, directress of the National Museum, and top artist Ross Capili.

The two grand prize winners from categories A and B each received P15,000 in cash, a 4-year Elite Educational Plan from PET Plans Inc., a Jollibee Kiddie Party Package worth P5,000, Jollibee gift certificates worth P2,000 and a special gift pack from Goodwill Bookstore.

The finalists who were flown in from different parts of the country were billeted at the Westin Philippine Plaza where they were also treated to a lavish welcome dinner and magic show. True to the Jollibee style of making kids happy, Jollibee also treated all 30 finalists and their guardians to an entire day of rides and entertainment at the Enchanted Kingdom after the awards ceremony.

The contest was done in partnership with PET Plans Inc., official carrier Cebu Pacific,



THE JOLLIBEE "Kapayapaan, Kaya Mong Ilarawan, Kid!" painting contest recently concluded with the National Finals Awarding ceremony at the Westin Philippine Plaza Hotel. This year's painting contest challenged children to color the world with the colors of peace. Shown are the winners, along with Jollibee representatives and sponsors, for category A Ian Goselle Narciso (3rd) of Godwin's Learning Center, Hagonoy, Bulacan, Sheryl Pautan (2nd) of Abangan Notre Elementary School, and Val Vicente Vergara (1st) of St. Scholastica's Academy, Cebu City. Category B winners were Carmina de Vera (3rd) of La Carmelle School, Bacoor, Cavite, Dean Anthony Opaco (2nd) of Antonio Regidor Elementary School, Sta. Cruz, Manila, and Jean Christine Cadano (1st) of Lamitan Central Elementary School.

official art materials provider Good Will Bookstore, Ilustrador ng Kabataan (INK), Westin Philippine Plaza and Enchanted Kingdom.

"The 'Kaya Mo, Kid!' campaign was borne out of Jollibee's firm belief that all kids deserve a happy

future. We will keep working to come up with more relevant programs so that one day, the whole world will know how imaginative, creative, peace-loving, and empowered Filipino children truly are," added Reyes.



4AS-RMN BOWLAHAN 2002 CONCLUDED

The Association of Accredited Advertising Agencies-Philippines (4As-P) concluded its bowling tournament among its member agencies at Coronado Lanes, Anson Arcade, Arnaiz Avenue, Makati City. The Bowling tournament, titled Bowlahan 2002, was sponsored by Radio Mindanao Network. The event fostered camaraderie among member agencies and industry partners. The participating agencies were Group A: TeleneNetwork, Hemisphere-Leo Burnett, Euro-RSCG, Lowe Inc., The New Thinkers, Aspac Advertising, J. Romero & Associates, Ad Options, DYR-Alcantara, RMN, Great Wall Advertising, and Basic Advertising.

Group B: McCann Erickson, Ace-Saatchi & Saatchi, Ogilvy & Mather, Publicis-AMA, BBDO/Guerrero Ortega, AB Communications, Nancy Harel & Associates, Campaigns & Grey, Competitivedge, TBWA/Santiago Mangada Puno, Dentsu Philippines, and Gallardo & Associates. Shown (from left) after the opening ceremonies Oct. 14 are Butch Canoy, RMN VP for sales and marketing, Jacinto CS Puno, 4As president, March Ventoza, 4As director for program and sports, Angelito Pangilinan, 4As chair, Bienvenido Rockwell, 4As director for information; and Vanne Tomada, 4As executive director.

College theatre group makes its mark

FOUNDED in 1991 and later revived in 2000, Blue Repertory is beginning to make its mark on the Ateneo de Manila University stage, through productions like "Once on This Island," "A Funny Thing Happened On The Way To The Forum," "Pippin," "The Fantasticks," "Godspell" and "The Wiz."

Blue Repertory may be a neophyte in the Ateneo theater scene, yet its productions clearly show that it is ready to take center stage. This year's season of BlueRep holds two productions for its viewers, the first being a concert titled "Company Call," to begin the school year, as well as celebrate its 10 years of existence held last July.

For its next production, BlueRep will be staging the Sondheim musical "Into the Woods," with words by James Lapine. "Into the Woods" is a musical that weaves together famous fairytale characters including Cinderella, Jack and the Beanstalk, and Little Red Riding Hood. The different parts of the woods and the story goes beyond the happily-ever-after of the books we all read as children. The play is directed by Chari Arespachaga, and musically directed by Manman Angsico.

This musical is part of a literacy campaign being held by the organization, especially since the play stresses on parenthood and how we must be "careful of the things we say, for children will listen." One of the activities of the campaign is the volunteer storytelling sessions with the Kythe, an organization geared towards helping people with cancer.

BlueRep will also hold a bookdrive, accepting donations for children's storybooks and grade school textbooks. Proceeds will go to the organizations of Gabay and Kaingin. This shows that BlueRep does not only hold stage musicals, which is in itself difficult, but it would also like to extend the message of the play to other more tangible, more concrete means.

The show will run on Nov. 29 and 30, Dec. 6 and 7 and 13 and 14, 7 p.m., at the Rizal Mini-Theater of the Ateneo de Manila University.

For inquiries about BlueRep, the Literacy Campaign or "Into the Woods", call Kyla at 0917-8338002 or Carla at 0917-9762170.



PHARMATON BEST ENERGY CAPSULE

Pharmaton has been chosen as the Best Energy Capsule Brand by the Who's Who in the Philippines Awards Foundation and the National Consumers Affairs Foundation. The Who's Who in the Philippines Consumers Excellence Award is conferred on outstanding Filipino consumer products, services, manufacturers or company based on their excellent consumer's quality or services and consumers pricing. Now on its 18th year, the Who's Who in the Philippines Foundation has been

conferring recognition not only to outstanding consumer products, but also to outstanding Filipino achievers in business, public services, sports and other major professional fields. Shown is Boehringer Ingelheim brand manager Myla Villanueva receiving the award from Sen. Robert Barbers during the recent 18th annual National Consumers Excellence and Who's Who in the Philippines Awards held at the PICC. Looking on are former MMDA chair Benjamin Abalos Sr. and civic leader Nancy Chiongbian.

How to control bad cholesterol

CHOLESTEROL, especially those found in animal meat and dairy products, are high in our current diet.

The national penchant for fastfoods of Filipinos have resulted in a generation of a young yet hypertensive population.

Butter, which is a by-product of milk, is a common source of cholesterol. Many items in our everyday fare, however, have butter as an important ingredient: bread, pasta, vegetable side dishes and even popcorn.

Sensitive to this problem and needs of our people, Sweetlink is now making available to the local market an American favorite, Butter Buds.

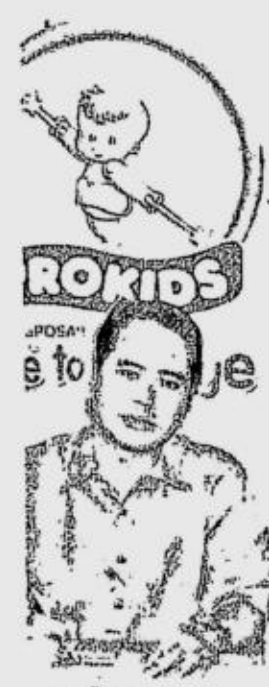
Butter Buds is made from real butter but the fat and water content are removed to create a low calorie, low sodium product with low fat and cholesterol. It contains only five calories per serving, unlike butter or margarine, which contains 67 calories.

It is packed in granulated sprinkles and a mix, which can be reconstituted with hot water to form liquid butter and can be bought at SM Supermarkets, Landmark and Rustan's supermarkets.

Now we can enjoy our foods with butter without worrying of its high-cholesterol content. For more information, visit www.butterbuds.com or e-mail wizgic@l-manila.com.ph.

UP chooses JWT-Malang scholar

IN HONOR of artist Mauro "Malang" Santos, J. Walter Thompson grants scholarships to deserving Fine Arts students. For this school year, the University of the Philippines chose Ma. Katlea Karennina M. Pinto to be the recipient of the financial support to cover school fees, book allowance, monthly stipends and miscellaneous expenses. J. Walter Thompson is one of the country's biggest advertising companies. Aside from the scholarship grants, JWT's College outreach programs provides on-the-job training to 50 art and marketing students every year. As industry leader, the agency feels duty-bound to infuse more freshness and competence into the advertising community.



UNITRADE, GIFT GATE TEAM UP FOR PROKIDS SANRIO PROMO

Unitrade Merchandise Inc. and Gift Gate recently teamed up for a joint promotion titled Prokids Sanrio Swap where consumers can exchange points found printed on each pack of Prokids Premium Disposable Baby Diapers for selected Sanrio items such as Hello Kitty Babies Backpacks, and Bottle Bags, and KeroKeroKeroppi Shoulder Bags and Bottle Bags. Each empty pack of Prokids Premium has a point equivalent which when accumulated may be swapped for select Sanrio items with a minimum cash outlay. Signing the agreement are Ferdinand Adriano, marketing and sales director for Unitrade Merchandise Inc. and Angela S. Garcia, Gift Gate vice president for character merchandising. For more information on the Prokids Sanrio Swap Promo, see print ads, posters and leaflets available at all Gift Gate and Sanrio Surprises stores and at leading supermarkets, groceries, and drug stores nationwide.



RESTO FINDING

Juan, John like different cinnamon flavors

By Tina Arceo-Dumlao

IF Seattle-based Cinnabon based its selling strategy in the Philippines to the habits of American cinnamon roll consumers, they may have closed shop already.

Customer preferences of Filipinos and Americans are just as far apart as the two countries.

This was one of the significant discoveries that Cinnabon International marketing manager Jason Simons made during a recent visit to the Philippines as part of his Asian tour.

Simons learned, for instance, that most of the buyers of cinnamon rolls in the Philippines are females as opposed to males in the US.

Filipinos also prefer the smaller sized rolls, which is roughly half the size of the usual roll consumed by the bigger and heavier average American.

The small rolls in the Philippines outsell the bigger ones 2 to 1.

Filipinos also have a distinct preference for the cinnamon sticks, accounting for as much as 20 percent of the revenues, compared to only between 9 and 12 percent in the US market.

Express packs also sell more briskly in the Philippines than in the US, accounting for a big 36 percent share of the market as opposed to only between 25 percent and 30 percent in the United States.

Simons also said that there are differences in flavor preferences. Asians in general, he said, prefer chocolate, mocha and coffee flavored items which Filipinos choosing chocolate flavored rolls above all.

Simons said taking note of these stark differences in customer profile is what drives the manner of marketing in each country. He says



CINNABON'S Jason Simons (left) and Jean Pierre Etroit

Cinnabon has to be sensitive to these changes to successfully penetrate foreign markets.

"We have to focus locally and then grow the market from here as opposed to simply taking products from the US and bringing it here," Simons explains.

For the Philippines, Simons says Cinnabon will emphasize on chocolate for the sticks and the rolls to meet the demand.

"For Japan and Korea we are trying to incorporate their preferred tastes for red beans and sweet beans into our rolls because these are what they want," he says.

Simons says Cinnabon invests heavily in research and development in each country to develop a strong product profile. New products are then developed, tested and then brought to the market.

The market is not limited to the country of origin but could be exported abroad if Cinnabon sees that there is a market.

One example is the Chocobon which was developed in the Philippines about two years ago and is now available in all markets.

If there are differences, there are also similarities.

MARKETING STRATEGY

JUAN/C7

FLIGHTS

Asia Miles

Cathay Pacific adds a 6th daily flight to Hong Kong beginning January 2, 2003 - departing daily from Manila at 9 a.m. and from Hong Kong at 7:40 p.m. Enjoy more flexibility with more flights!

Now you're really flying.



www.cathaypacific.com

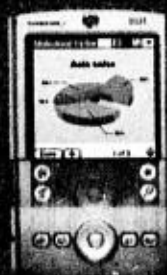
CATHAY PACIFIC

TUNGSTEN | T

Small, fast, convertible.

**Drive one today.**

The innovative, intelligent Tungsten™ T handheld from Palm™ runs business applications with amazing efficiency. Perfectly designed for the demanding mobile professional.



Ingenuous sliding design, high-resolution colour display (320 x 320), built-in Bluetooth™ and voice recorder, Palm OS™ 5 and powerful ARM processor, dual expansion. Beauty that's more than skin deep.



palm-asia.com

People, Events & Products

Aries Espinosa, Editor

aespinos@inquirer.com.ph

MotoBlitz colors your world

MOTOBLITZ launched four distinctively designed and enhanced mobile phones, the Motorola E360, C330, T720 and V60i. The new phone series is set to revolutionize the trend in the mobile phone industry.

Motorola E360

The flagship product for the MotoBlitz campaign is the Motorola E360, Motorola's first phone. With its brilliant, high-resolution display that supports 4,096 colors, the Motorola E360 can surely attract attention of today's discriminating market. Packed with enhanced group SMS and exciting games, the Motorola E360 is unbelievably affordable.

color resolution, catch the nating message

Motorola T720

For the high-tech road warriors, there's the Motorola T720, which is also a color phone. Developed as a communications power tool, the Motorola T720 makes available to professionals top-of-the-line features such as GPRS high-speed Internet access, J2ME functionality that enables users to customize applications, voice dialing, menu shortcuts and a host of

other important applications that help busy people get a grip on their busy lives.

Motorola C330

The new Motorola C330 series is the first "morph-able" phone of its kind. Users can transform the look and feel of the Motorola C330 by simply interchanging any of its three housings – Ice, Vapor, and Liquid. This versatile phone is designed to offer a multitude of styles and lifestyle options – be it going to the office, to a party or just to hang loose.



Motorola V60i

Motorola V60i is a sleek and sophisticated mobile phone that offers a range of business and entertainment functions including advanced two-way SMS messaging, caller ID information system, iTAP software for simplified text entries, and built-in microbrowser, among others. This revamped model of the V60 also combines superior craftsmanship and intelligence with tri-band, J2ME features and GPRS technology completing its features.



Motorola colors the road

MOTOROLA'S personal communications sector goes on a road tour for its MotoBlitz campaign that introduces the latest range of mobile phones. The launching of MotoBlitz in the country signifies Motorola's confidence in the local market.

"Motorola is confident in the local market. We continue to create and innovate new products to meet the demands of today's dynamic and discriminating clientele," said Ellen T. Suarez, Motorola's marketing manager for consumer solutions group-South Asia.

The first destination of Motorola's road tour was in Lipa, Batangas City. Suarez proudly introduced the MotoBlitz campaign

and its carrier models Motorola E360, C330, T720 and V60i, to dealers. It was a successful event as the new phones were welcomed with enthusiasm. The tour then proceeded to Tarlac (Nov. 12), Dagupan (Nov. 13), Baguio (Nov. 15), Davao (Nov. 19), Cebu (Nov. 20) and Iloilo (Nov. 21). Next stops are Cagayan de Oro (Nov. 22) and Manila (Nov. 26).

"No doubt about it. Motorola's road tour is a show of breakthrough in technology," Suarez said.

Motorola Inc. is a global leader in providing integrated communications and embedded electronic solutions. Sales in 2001 were \$30 billion.

Distinguished alumni honored

THE MIT High School Alumni Association Inc. headed this year by its president Augusto F. Ang, is conferring this year to its well-selected awardees the Distinguished Alumni Awards, to be conferred during its general alumni homecoming Nov. 22, in the evening, at the Manansala Hall, Robinsons Galleria Suites, Pasig City. The awardees are Angel B. Abad for architecture, Rosita de Guzman-Santos for academe, Irene L. Villar for the alumni service, Pedro L. Linsangan for community service, Felipe B. Santiago for electronics, Alfredo C. Flores for judiciary, William S. Pamintuan for law and management/telecommunications, Horacio R. Miranda for sports, Jesus N. Alcorido for management/power and energy, and Rene V. Certera Jr. for surveying.

MMH welcomes PICE

The Manila Midtown Hotel (MMH) is the official venue of the Philippine Institute of Civil Engineers' (PICE) 28th National Convention ongoing from Nov. 21 to 23. PICE's theme for this year's convention is 'The Role of Civil Engineers Towards a Strong Republic'. Daily sessions will feature technical discussions on PICE's five specialty divisions—construction management and engineering, geotechnical engineering, structural transportation engineering, and water engineering. For more details on the convention, visit the PICE website www.pice.org.ph.

Flying high with 'Ibong Adarna'

"IBONG Adarna", a Filipino folk tale dramatized for the stage by Rene Villanueva, is another highlight of Gantimpala Theater Foundation's Silver Anniversary celebrations. This weekend's performances will be at the AFP Theater, Camp Aguinaldo, Edsa and Boni Serrano, Quezon City ongoing until Nov. 23, at 10 a.m. and 2 p.m. The final weekend will see performances at the St. Cecilia's Auditorium, St. Scholastica's College, Leon Guinto, Malate, Manila. Featured actors are Ysagani Ybarra, Benjie Cayetano, Beng Jordan-Valle, Wowie de Guzman, and Gerry Oliva. Commercial model China Cojuangco makes her Gantimpala debut, as she alternates with Kimberly Diaz. Ballet dancer Jamaica Tagorda plays the title role. For tickets, call the GTF marketing office at 899-5745, 896-3505, or call the GTF office at 582-0603 or 0918-9212866.

UP MBA Week

BATCH 2003 of the University of the Philippines-Master in Business Administration Program (UP-MBA) is holding the first-ever UP MBA Week: Moving the World Forward at the UP College of Business Administration Building in Diliman, Quezon City until Nov. 29. The two-week celebration of leadership and social responsibility in business will be highlighted by activities. On Nov. 21 and 22 will be a job fair, on Nov. 25 a Glo-Kart giving program to the Samahan ng Manininda sa UP, a billiards open tournament at Big Shots on Nov. 27, and a personality enhancement seminar on Nov. 29. PNOC-Energy Development Corp. chair Sergio Apostol, Avon, Eacomm, San Miguel Corp., International Exchange Bank, L'Oreal, Cebu Pacific, Ayala Land, U-Bix and Big Shots have expressed support for the events.

English the easy way seminars

TO ACCOMMODATE the requests of interested participants, Vine Communications Inc. has rescheduled Module A of "English the Easy Way" to Nov. 19, 21, 26 and 28, 7 to 9 p.m. at the Vinecom Lecture Hall on 7 Brooklyn Street, Cubao. The seminar is geared towards high school, college, advanced ESL and professionals who would like to be taught the practical approach to English without having to go through the drudgery of definitions. Other seminars slated by Vine Communications are Creative Writing Made Easy Module D (Dec. 7) and Magazine Writing and Editing (Dec. 14), 9 a.m. to 4 p.m., all at the Vinecom Lecture Hall. Interested parties can call 721-7976 (Betty), 850-8603 (Mona), or 0919-2420238, 0917-8325536, or 0919-3594836.



A DEALER tries out Motorola's new mobile phones during the ColorMeMoto road tour.



MOTOROLA's Ellen T. Suarez with Cellstar's EJ Grey on the first leg of the road tour destination in Lipa City.

Forum on child adoption slated tomorrow

THE ADOPTIVE Families Foundation (AFF), the leading support group for Philippine adoptive families, will hold a forum on adoption on Saturday, Nov. 23, from 1-6 p.m. at the Walter Hogan Conference Center, Institute for Social Order, Ateneo de Manila University in Quezon City.

Dubbed "Let's Talk Adoption", the forum will feature a panel of experts to discuss legal issues and parenting concerns of adoptive families as well as teach them the rudiments of discussing adoption with

their children.

The forum is aimed at enlightening adoptive parents on the new procedure for correcting simulated birth adoptions whereby adoptive parents simply register their adoptive child's birth without going through the formal adoption process.

Interested parents, caregivers of adopted children, and lawyers assisting adoptive families may call the AFF office at 421-1223 or e-mail Luz Barcelon or Carmela Caringal at affphil@yahoo.com for more information.



SANCTUARIUM GROUNDBREAKING

Quezon City Mayor Sonny Belmonte (center), was the special guest of honor at the recent groundbreaking ceremonies of the Sanctuary, the biggest columbarium in the world, to be built along Araneta Avenue. Assisting the mayor during the lowering of the time capsule were

(from left) Cora Bautista, treasurer and co-vice chair, The Everliving Company Inc., co-vice chair Eduardo Que, assistant CEO Melchor Say, lawyer Mat Defensor, Jovencito Zuno, The Everliving Company board chair George Triviño, Rufino Lim, and Gen. Lucas Managuelod.



LUCKY PARENTS WIN WITH HEALTHY, GLOWING SKIN

Winning parents April Grace and Christopher Cruz beam as they win in the Vaseline Glowing Mom game held during a special parent-teacher talk at Growing Seed Child Development Center in Mandaluyong. The Vaseline Lotion Healthy Skin Tour visited Parent-Teacher Associations (PTA) seminars on Parenting and Child Development. During the Vaseline Glowing Mom game, the husbands, while blindfolded, were asked to see how well they could distinguish their wife's healthy, glowing skin. All the winners and participants were awarded with Vaseline Lotion gift packs. With Vaseline Lotion, moms can truly feel healthy soft and smooth skin that glows.



MOM GLOWS WITH VASELINE LOTION

Enjoy healthy, glowing skin with Vaseline Lotion. Vaseline mommy Aileen Alvir treats herself to healthy soft and smooth skin at the Vaseline Lotion Healthy Skin PTA tour in Growing Seeds Child Development Center, Mandaluyong. Aside from hearing a talk on "Building a Positive Relationship with your Child," parents got a chance to participate in the Vaseline Glowing Mom game. Great Vaseline Lotion gift prizes were given away to the lucky winners. Get the chance to experience how Vaseline Lotion deeply nourishes your skin. The Vaseline Lotion Healthy Skin Tour visited Parent-Teacher Associations to bring moms closer to healthy, glowing skin. What's more, special Vaseline Lotion gift prizes were given away to lucky moms.



MOMS GET HEALTHY, GLOWING SKIN IN PTA MEETING

The Vaseline Lotion Healthy Skin Tour visited Parent-Teacher Associations around Metro Manila to bring moms the experience of healthy, glowing skin. Moms who attended the meet at Growing Seeds Child Development Center in Mandaluyong experienced and enjoyed the feeling of healthy soft and smooth skin with Vaseline Lotion. The event started out with a talk on "Building a Positive Relationship with your Child," and was succeeded by a "Vaseline Glowing Mom" game where lots of Vaseline Lotion gift prizes were given away to lucky moms. The Vaseline Lotion Healthy Skin Tour brings the experience of healthy and nourished skin closer to parents, especially to moms. Now, moms can readily enjoy great healthy, glowing skin with Vaseline Lotion.

Russia cracks down on ads for beer

MOSCOW—Drinking beer without vodka is like throwing money to the wind, according to a popular Russian saying.

To the despair of the authorities, beer consumption is booming in the homeland of vodka, introducing the younger generation early to drink in a country where alcoholism is a scourge.

Nothing can rival vodka, Russia's colorless but potent firewater, in the affections of its menfolk.

But since the fall of the Soviet Union, beer—little appreciated before—has gained a foothold to become a wildly popular drink in its own right.

Soaring beer consumption has so worried parliament that deputy Viktor Semyonov has initiated a bill to stop the appeal of aggressive beer advertising on TV to children and teenagers.

"We need to guard the young from beer," he told Reuters.

Such legislation, if enacted, could rob television networks of a significant share of advertising revenue.

The amber nectar has found a niche as a refreshing, and more gentle, tipple for social occasions, and stands up in quality to many European brews.

But more ominously, Semyonov says, many vodka-drinking Russians now regard beer as a low-strength, slightly respectable, way of "warming up" for the harder stuff later on.

Since 1991, Russian beer production has boomed and

left the law undecided over whether growing consumption is a social threat or an acceptable social lubricant.

Beer consumption climbs

Beer consumption now stands at 35 liters per person per year, up from virtually nothing a decade ago.

Smartly dressed young men and women, many in their lower teens, frequently sip bottled beer as they stroll along the street or sit on public transport—much as western Europeans drink soft drinks.

Almost any public gathering in any Russian city will leave in its wake a bed of discarded cans and bottles.

With a market now worth around \$5.7 billion, according to the Business Analytica market research company, beer is big business.

"According to our figures, which are based on half-year results, it will have grown by 14.5 percent in the year so far.

Last year it grew by 21 percent," said Andre Sterlin, Business Analytica's general director.

The RA agency's rating of Russia's top 200 firms showed St. Petersburg-based Baltika—Russia's leading beer producer—growing 67 percent in size over the past year.

The booming market has attracted global companies, with Scottish and Newcastle having bought into Baltika, and Sun Interbrew and Heineken investing in smaller players. **Reuters**

HP kicks off first ad campaign since merger with Compaq

SAN FRANCISCO—Hewlett-Packard Co., seeking to create a global brand that goes beyond its reputation as a computer and printer maker, on Monday launched a major advertising campaign, its first since buying Compaq Computer in May.

The worldwide campaign, on which analysts said HP could spend as much as \$400 million, kicked off with 16-page inserts in newspapers and magazines and such as The New York Times, The Wall Street Journal, Business Week, The Economist, and Newsweek.

All the ads feature HP technology being used by customers and underline the company's ambition to become a one-stop shopping source for corporate information technology as the company takes on a growing rivalry with International Business Machines Corp.

HP's Chief Executive, Carly Fiorina, used a keynote speech at the Comdex computer show on Monday

in Las Vegas before an audience of thousands to unveil the campaign.

"Today we come with the capability to serve any institution and any customer," Fiorina said during her speech. "The merger has improved our market position because we can offer our customers more."

The brand campaign introduced the theme line—"everything is possible"—and emphasized Palo Alto, California-based HP's focus on partnering with its customers.

"HP has got to be looking at the competitive landscape and targeting IBM," said Mark DiMassimo, head of New York-based DiMassimo Brand Advertising. "They're identifying their clients—the world's greatest large companies—and saying 'We're one of them.'"

In addition to newspapers and magazines, a series of television ads rolled out on Monday.

The first outdoor advertising appeared in New York's Times Square today and HP will take over premier placement on the Yahoo! Inc.'s website for the entire week, HP said. The ads began appearing in magazines this week, the company said.

The word "invent" remains on the company logo, a change that Fiorina, highly regarded for her marketing savvy, made shortly after she came to HP in 1999 from Lucent Technologies, which she prepared for its 1996 spin-off from AT&T Corp.

Fiorina ultimately prevailed in a bitter proxy battle led by the heirs of HP's founders, who opposed the HP-Compaq merger on the grounds that it would saddle the company with a low-margin personal-computer business and dilute its strength in imaging and printing.

All three of the big computer-systems makers—IBM, Sun Microsys-

tems Inc. and HP—are now putting forth their visions of how computing and information technology will be used by corporations, even as new investment on such equipment remains very limited.

"It's big, bold and aggressive—probably what they needed to re-emerge after the merger," John Lister, chair of independent brand consultancy Lister Butler, said of the campaign.

At least one analyst, however, was not sold on the tagline unveiled with the campaign. Merrill Lynch analyst Steven Milunovich wrote in note to clients that he believed the tagline was a poor choice because of its generality, because it doesn't differentiate HP and because "users know everything is not possible."

"Investors are already concerned that HP is trying to be everything to everybody, a trap IBM fell into, though IBM has since narrowed its focus," Milunovich wrote. **Reuters**

Juan, John like different cinnamon flavors

From page C5

ties between the two countries, which are also factored in the strategy to get more people to choose its products over the competition.

"We have seen a passion for American brands in the Philippines. Filipinos want to be trendy and more importantly they want quality food," he says.

Quality for Cinnabon means that the cinnamon rolls are baked daily. The rolls can be displayed for 30

minutes at the most before they are withdrawn because of quality controls. It does not reheat rolls.

Rolls in express packs, on the other hand, have to be sold within the day.

That Cinnabon comes to mind when Filipinos think about cinnamon rolls has earned for the Philippine franchise Cinnabon's Franchise Partner of the Year Award.

The Philippines, which is Cinnabon's second biggest market in Asia after Japan, was cited

for its marketing activities from advertising to events and then to promotional activities.

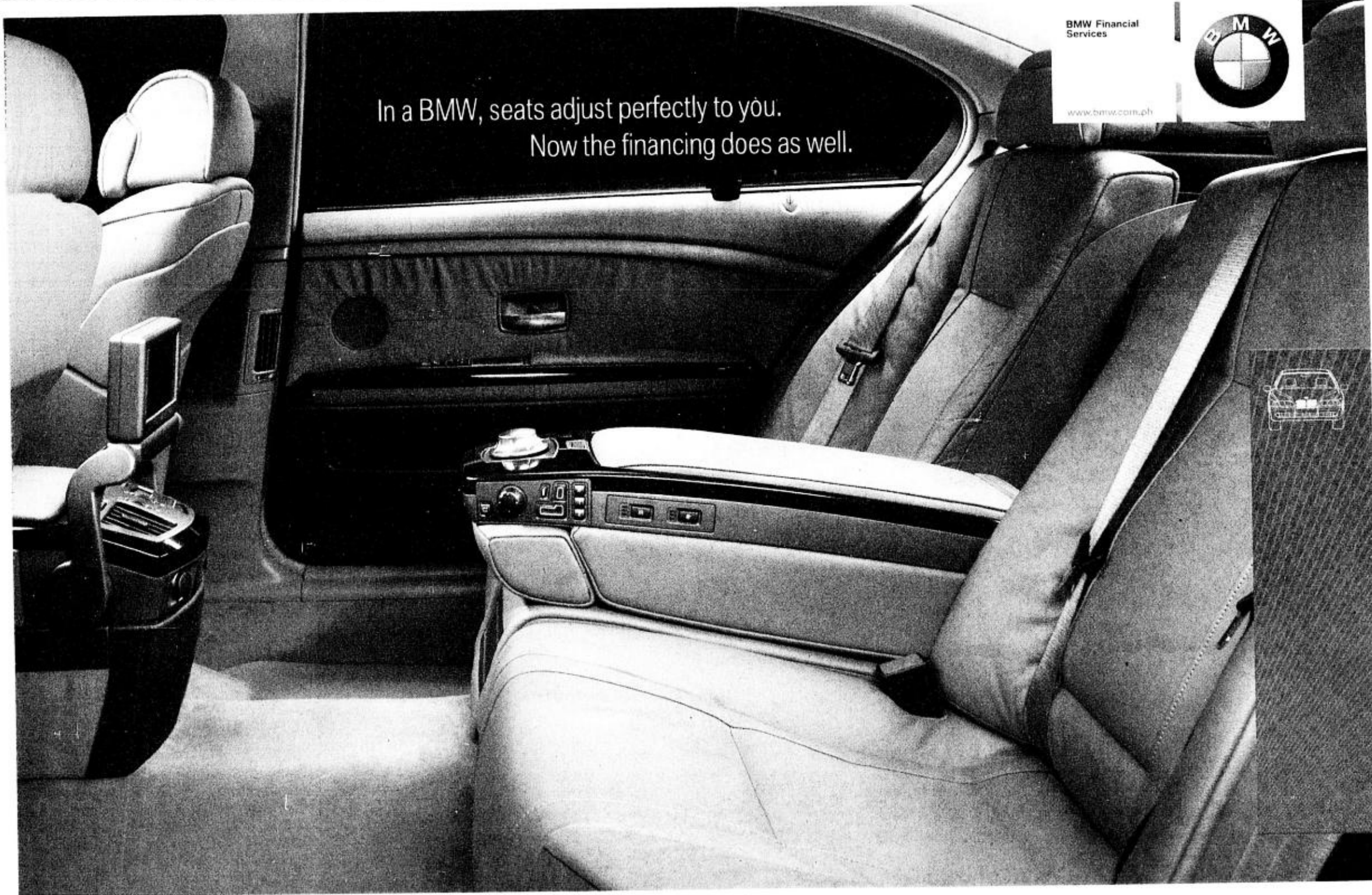
Cinnabon is the world-wide leader in the QSR cinnamon roll bakery category. As of end-2001, the company operated and franchised 544 bakeries worldwide.

The bakeries are located in 41 states, Puerto Rico and 16 other countries including the Philippines. Founded in Seattle, Wash., in 1985, Cinnabon bakeries are traditionally located in high-traf-

fic venues such as shopping malls, airports, train stations and travel plazas.

The bakeries typically are located in 500 to 1,500-square-foot areas. Cinnabon bakeries have built a reputation for serving fresh, aromatic, oven-hot cinnamon rolls made with premium Indonesian cinnamon and topped with sweet, rich, cream cheese-based frosting.

It has 10 outlets with two more scheduled to open in Ortigas and Naia 3 before the end of the year.



In a BMW, seats adjust perfectly to you.
Now the financing does as well.

BMW Financial Services



www.bmw.com.ph

Introducing BMW Financial Services.

Now BMW has focused its engineering expertise to an area as important as driving a BMW—owning one. With BMW Financial Services, you can now get the BMW of your dreams with a financial plan that turns your dream into reality, right now. We will work with you to adjust the monthly payment that works best for you or your business, so that precious working capital won't be tied up.

Choose between these two tested world-class programs that have helped individuals all over the world experience the pleasure of owning and driving a BMW:

BMW Flex Finance—frees up your cash by letting you pay low monthly installments. At the end of your chosen term of 12 up to 48 months, you can either refinance the balloon payment without additional downpayment, or trade-in your BMW as downpayment for a new one.

BMW Auto Finance—a straight auto loan featuring very affordable monthly payment at competitive rates.

Application and approval is through any Authorized BMW Dealer, so buying a BMW is as convenient and enjoyable as driving one.

Both individuals and companies can avail of the innovative financing programs offered by BMW Financial Services. Our staff will sit down with you to work on your specific financing needs, whether it is for one car or a whole fleet—so you can rest easy.

For more information on how you can avail of BMW Financial Services, visit any of our Authorized BMW Dealers listed below or e-mail us at financial.services@bmw.com.ph

The sample table is to illustrate just one way for you to avail of BMW Flex Finance. Actual downpayment and balloon payments may be higher or lower depending on the monthly installment you choose to make.

BMW 316: Php 1.575 Million

Downpayment (25%)	Php 393,750
Monthly payment (for 48 month term)	Php 23,970
Balloon payment	Php 551,250

BMW X5 3.0d: Php 4.4 Million

Downpayment (25%)	Php 1,100,000
Monthly payment (for 48 month term)	Php 66,964
Balloon payment	Php 1,540,000

(You can choose to pay the total amount at the end of the term, or to pay in the middle, you also have the option to refinance this amount if you wish to keep the vehicle.)

* These services are offered in cooperation with Security Bank Corporation. All applications are subject to credit file acceptance by Security Bank Corporation.

BMW Financial Services is another innovative product brought to you by BMW Group Philippines, a company committed to the future growth of the country.

Authorized BMW Dealers

Prestige Cars Makati, Inc. 2324 Pasong Tamo Extension, Makati City • Tel. (02) 892 8127 • Fax (02) 816 7325; Prestige Cars, Inc. (Libis) 184-A E Rodriguez Ave. Libis, Quezon City • Tel. (02) 638 0734 • Fax (02) 438 0419; PGA Cars, Inc. 201 EDSA Mandaluyong City Tel. (02) 727 0381 • Fax (02) 727 0390; Pampanga Premier Cars, Inc. Carworld Bldg. San Fernando-Olongapo Highway, San Fernando City • Tel. (045) 963 3175 • Fax (045) 961 4051; Performance Auto Motor Group, Inc. Magallanes St. corner P. Burgos St., Cubu City • Tel. (032) 256 3491 • Fax (032) 256 3492

Guess who's going abroad to sell RP brands?

By Tina Arceo-Dumlao

MANY businessmen spend millions of pesos worth of time, effort and money before they succeed. Some spend a fortune and still do not come up with a success story.

Budding entrepreneurs can forego the hit or miss process by investing in a successful franchise.

By taking part in the expansion of the franchise owner, the entrepreneur can reap all the gains and potentials without having to go through the unbearable growing pains.

Samie Lim, vice chair for Asia of the World Franchise Council and chair of the Philippine Franchise Association, said this realization explained the unabated growth of the franchising business in the Philippines.

PFA figures showed that in 1999 and 2000, homegrown franchises registered the faster growth. Most of these are small

and medium enterprises that have set up kiosks or stalls in the malls.

Even the established franchising companies have increased their number of outlets over the last three years.

Jollibee Food Corp., the most successful franchised outlet in the country, has increased its outlets from 312 in 1999 to over 400 this year. Local food firm Goldilocks, which sells pastries and cakes, also grew from 81 to 126 outlets during the same period.

For the non-food outlets, Mercury Drug has increased its network from 365 in 1999 to 400 this year. The Crystal Clear water distribution firm has also grown from 101 to 136 outlets.

"The figures show an unrelenting growth that continues well into the post-Asian crisis period," Lim said during the recently concluded 10th Philippine International Franchise Conference and Expo.

Lim estimated that more SMEs would join the franchising bandwagon with food

showing the biggest potential.

"Nearly 70 percent of the new local entrants in 2000-2001 are small and micro enterprises. More SMEs are expected to emerge, from roughly over 800,000 to a million," he said.

The growth is supported by the widened access to credit as local banks have realized the huge potential of SMEs. These funds come from government development banks, financial institutions and government offices such as the Small Business Guarantee Finance Corp.

This partly explains the tremendous growth of franchise systems in the Philippines, which ranks second to Japan.

PFA figures showed that the Philippines has 708 franchise systems as of 2001 compared with only 111 during the 1990s. This only ranks second to Japan, which has 890 franchise systems as of 2001.

Many of these franchise concepts, like Jollibee, Josephine's and Goldilocks have conquered foreign shores and many are

expected to follow in their footsteps.

Retail Asia features here some of these franchise concepts that are ready to take foreign and shores by storm.

Islands Souvenirs

Jay Aldeguer traveled extensively across the Philippines and abroad when he graduated from college. He, however, quickly realized that the souvenir items that he bought in these places in the country were of low quality and the designs were lacking.

He saw the need to upgrade the quality and increase the choice for souvenir items, thus, Islands Souvenirs was born in the early 1990s. His vision was to capture the essence of a locality or experience and immortalize these in unique products such as shirts, bags and novelty items like key chains, photo frames, caps and wallets.

Since then Islands Souvenirs has become the biggest manufacturer and dis-

tributor of souvenir items, bringing to the market the character of such tourist destinations as Baguio, Manila, Vigan, Batangas, Clark, Subic, Pagsanjan, Tagaytay, Bicol, Cebu, Bacolod, Iloilo, Boracay, Bohol, Davao, Cagayan de Oro, Siargao and Camiguin.

The combination of quality products and whimsical designs won for Islands Souvenirs the prestigious "Outstanding Filipino Retailer" by the Philippine Retailers Association and the Department of Trade and Industry.

Islands

Souvenirs

wants to

share the

success

with en-

trepreneurs

through its

franchising

program. The

franchise

fee amounts

to P500,000

for a boutique

(stand

alone/permanent

space) and

P150,000 for

a kiosk or cart

type outlet.

Islands Souvenirs

handles its

franchising

operations

through Franchise

Ventures Corp.,

which was

set up to

facilitate the

use and

license of the

Islands Souvenirs

identity and

brand marks.

Aside from the

use of logos,

the franchisee

will get

assistance

in site

selection

and

leasing,

store

layout

and

design,

personnel

recruitment

and

selection,

full

inventory

support,

research

and

development

as well as

ad-

vertising

and

promotions.



**Spend a comfy cozy Christmas!
In your new home at Valencia Hills!**

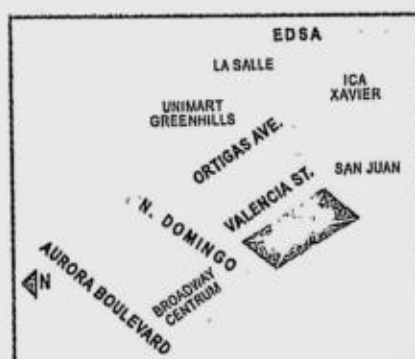
Relish the sight of lushly landscaped gardens! Run into fitness along a 200-meter jogging path!
Enjoy the ease of being near schools, hospitals, business and commercial centers,
and the peace of a secured environment!

Avail of these irresistible holiday offers:

Easy 15-year, low interest payment plans or 0% interest scheme.

Come and visit our showroom. Open daily from 8 a.m. to 6 p.m.

**Hurry! Grab this Diamond of an offer!
Units now ready for occupancy!**



Marketed by:

Omni-orient
MARKETING NETWORK, INC.

Tels: +63 (2) 810 1944 to 45 / 810 4692 to 95

Fax: +63 (2) 810 1943

or

RGV REAL ESTATE CENTER, INC.
Tels: +63(2) 726 6453 & 57

Potato Corner

Filipinos love French fries, but it took a group of young entrepreneurs to discover that Filipinos were looking for a new kind of French fries. Thus, in 1992 Potato Corner was put up.

The initial kiosk operation paid itself back in just one month after the market got a taste of French fries in flavors such as cheese and barbecue.

Potato Corner immediately went into franchising the next year and by 1995, potato Corner grew to 70 outlets—a mixture of carts, kiosks, counters and dine-in shops. It now has 100 shops and is still in its growth stage.

Aside from flavored French fries, Potato Corner has diversified into baked potatoes and hash browns.

Potato Corner managed to weather 1997's Asian economic crisis and today is on track to increase revenues by at least 55 percent.

The international arena is Potato Corner's natural next step. Beginning with Singapore, Potato Corner is poised to enter Malaysia, Indonesia, Thailand and other Asean countries.

A typical cart or kiosk costs P150,000 which includes the cart, equipment, signage, franchise fee and small wares.

As a partner, Potato Corner first evaluates the site for the potential of the business. After evaluating the site and jointly agreeing to go ahead, Potato Corner will handle the construction, design and setup of the outlet.

All the prospective franchisee will do after paying the franchise package fee is go through the training program with the crew.

Ideal locations include malls, supermarkets, commercial centers, bus terminals, airports, office buildings, schools and other high foot traffic areas.



BANKINGQuarterly

Editor Raul O. Marcelo • Assistant Editor Corrie S. Narisma

Banks brace for tougher times ahead

By Clarissa S. Batino

BETTER than the previous quarter and the year before, but certainly far off from the heydays prior to the 1997 crisis.

This was how many bankers described the performance of the banking sector for the third quarter of 2002, or even for the first nine months of the year.

But things are not that bright for the fourth quarter and through 2003. Faced with a longer-than-expected economic slowdown, the local banking sector has in fact started to seriously consider building its capital base in anticipation of tougher times ahead.

"Banks did better this year compared to last year and based

on initial feedback on third-quarter performance, the trend had been improving both in terms of profitability and stabilizing non-performing loans," said Isidro Alcantara, president of Philippine Bank of Communications.

As the low interests rates kept the banks' carrying cost of their NPLs modest, it also gave a lot of borrowers an opportunity to at least restructure their loans.

The BSP's key rates are still at 10-year lows of 7 percent for overnight borrowing and 9.25 percent for overnight lending. The benchmark 91-day treasury bill rate remained below 6 percent against the government's full-year target of 7 to 8 percent.

By the end of the third quarter, the bad loans of banks stood at

P271.305 billion, already down by 6.7 percent from P290.76 billion in the previous quarter.

But while lenders reduced their soured accounts, they remained wary of their weakening loan portfolio, which declined to P1.58 trillion from P1.6 trillion in the second quarter.

Philippine National Bank, for instance, was able to reduce its bad accounts to P48.903 billion as of the third quarter from P50.885 billion during the second quarter.

While its bad loans declined slightly, PNB's total loan portfolio also fell to P88.914 billion from P97.855 billion in the second quarter.

Thus, the country's sixth-largest bank's NPL ratio stood at

55 percent of total loans in the third quarter from 52 percent during the previous three-month period.

Annemarie Durbin, outgoing president of Standard Chartered Bank, said that despite the global weakness, the Philippines had been able to strengthen the domestic economy through intense efforts of the government to spur growth.

Standard Chartered's assets as of the third quarter grew by 19.2 percent to P45.415 billion from P35.658 billion the previous quarter.

Compared to other foreign banks, Standard Chartered registered a better performance as deposits went up by 46.1 percent to P32.17 billion from P22.01 bil-

lion in the second quarter.

On the other hand, Citibank and HSBC saw assets and deposits decline in the third quarter.

Citibank's ranking as third largest dropped to fifth as assets plunged by 17.4 percent to P219.567 billion from P265.797 billion in the second quarter while HSBC's assets fell by 12.8 percent to P70.019 billion as of the third quarter from P80.278 billion from April to June.

Citibank deposits were down 3 percent at P141.425 billion while HSBC's was 15.3 percent lower at P50.988 billion by the end of the third quarter.

While the subsidiary of the world's largest financial group suffered a setback in the third quarter, local giant Equitable PCI Bank re-

gained some momentum following two years of slump from the fallout of the "Juetengate" scandal in the fourth quarter of 2000 to the first quarter of 2001.

Although its assets fell by 4.3 percent at P247.2 billion, it regained the third spot from Citibank. Other giants like Bank of the Philippine Islands also saw assets drop by 0.8 percent to P328.676 billion as well as Land Bank of the Philippines, which suffered a one-percent decline in assets to P236.28 billion.

Equitable PCI's deposits went up by 0.9 percent to P158.15 billion, almost recovering what it had lost from the crisis two years ago when deposits of about P160 billion was eroded by P90 billion,

BANKS/D4

Christmas is just around the corner. So are best value rewards.

Carols are playing on the airwaves. Mornings have become chilly. And you feel your holiday panic attack slowly creeping in. Christmas will be here soon and you haven't bought a single gift! Well, HSBC's Super Offer is just what you need.

As part of HSBC Rewards Program, Super Offer returns to provide HSBC cardholders great rewards with less spend. With this exclusive early Christmas treat, you can avail of premium items using fewer points and less cash. Your holiday budget will definitely go a long way!

Surprise a newly-wed friend with an automatic rice cooker which you can redeem for only 2,000 points + P350. Or for just 2,500 points + P400, you can easily get on mom's good side by giving her a personal electric foot

spa. The man in your life might welcome a new G.E. slim phone for his work area at home. You can get this item for 1,000 points + P300 only.

Aside from giving you best value gift options, Super Offer also makes holiday shopping hassle-free. To claim the item you want, simply call 878-7880, check the points you have earned and confirm your choice. Items may be redeemed at selected SM Appliance Centers. It's that easy!

HSBC Super Offer runs from November 9-13, 2002 only. So this early, make a list, check it twice and get the best value Christmas gifts for your family and friends, naughty or nice.

ADVT.

Now, shopping can really get you high.

www.philippineairlines.com

The world's local bank lets you fly free, here and abroad --- via the Mabuhay Miles Visa from HSBC.

Now, the world's local bank has teamed up with Asia's first airline to make it easier for you to enjoy free local and international flights.

Use your card and get ready to take off! With the new Mabuhay Miles Visa from HSBC, every time you shop, gas up or dine out, you earn Bonus Points that you can convert to Miles. Collect enough Miles and you get a free flight!

Earn FREE flights fast! Every P45 you charge to your Mabuhay Miles Visa earns you 1 Mile. That's one of the lowest spend-to-Miles conversion rates in town. Just imagine how far your trip to the grocery or mall

can take you when you charge your expenses to your card. With a rate this low, you'll be flying for free here or abroad in no time.

Prepare to pile up the Miles.

Once you're a Mabuhay Miles Visa cardholder, you also become a member of Mabuhay Miles, PAL's frequent flyer program. So every time you fly PAL, you earn additional Miles on top of what you get by using your card to pay for your fare. Plus, you get 1,000 bonus Miles when you first use your card. That brings you closer to flying FREE!

Apply now! Call 878-7878. Or visit www.hsbc.com.ph.

HSBC 
The world's local bank



L.A. Sydney. Hong Kong. Bangkok. Free.

Join the Mabuhay Miles Visa raffle promo and you can win a Business Class PAL Swingaround trip for 2!

Just get approved for the card between 1 September 2002 and 28 February 2003 to get a raffle number. You'll also earn a raffle number for every P500 you charge to the card during the promo period. The sooner you start using your card, the more chances you'll have of winning. Apply today! See flyers for more details.

For 100% NCR Promo + 3500 Miles of 2002

TOTAL ASSETS OF COMMERCIAL BANKS (2nd and 3rd Quarters 2002, and 3rd Quarter 2001)

Ranking	Commercial Banks	Q3 '02	Q2 '02	% Change	Q3 '01	% Change
Q3 Q2						
1	Metropolitan Bank & Trust Co.	384,451,624,445	379,302,964,820	-1.4%	385,988,498,933	-0.4%
2	Bank of the Philippine Islands	329,678,736,877	331,455,964,183	-0.6%	343,623,567,970	-4.3%
3	Equitable PCI Bank	247,200,486,648	258,347,709,216	-4.3%	241,041,524,190	2.6%
4	Land Bank of the Philippines	236,283,775,341	238,714,930,339	-1.0%	211,814,888,433	11.2%
5	Citibank	219,587,373,405	265,787,750,717	-17.4%	254,078,629,470	-13.6%
6	Philippine National Bank	182,484,329,694	189,609,185,816	-3.8%	186,557,520,896	-2.2%
7	Rizal Commercial Banking Corp.	148,771,600,231	149,096,219,504	-0.2%	129,626,485,847	14.6%
8	Development Bank of the Philippines	147,350,777,003	151,990,573,666	-3.0%	189,893,286,661	-13.1%
9	Allied Banking Corp.	101,895,943,276	98,293,398,792	3.8%	92,112,247,609	10.7%
10	United Coconut Planters Bank	98,351,572,848	96,356,279,298	2.1%	108,954,959,502	-9.7%
11	Banco de Oro	93,441,507,286	85,231,620,574	13.2%	70,352,548,909	38.0%
12	China Banking Corp.	91,890,709,992	90,537,783,426	1.5%	70,352,548,909	38.0%
13	HSBC	70,019,350,545	60,278,598,241	14.9%	70,352,548,909	38.0%
14	Union Bank of the Philippines	69,070,255,110	63,307,908,855	9.8%	53,502,411,139	28.2%
15	Security Bank Corp.	62,266,868,355	62,822,971,189	-0.9%	84,546,608,520	-3.5%
16	Global Bank	47,397,127,896	50,657,771,283	-6.4%	57,453,067,089	-17.5%
17	Prudential Bank	47,177,394,450	42,601,216,812	10.5%	50,297,024,309	-7.7%
18	Philippine Bank of Communications	43,255,372,455	42,601,216,812	1.5%	70,352,548,909	38.0%
19	Standard Chartered Bank	42,514,649,889	35,658,849,410	19.2%	40,772,872,716	4.3%
20	Bank of Commerce	39,194,564,141	34,287,605,919	11.4%	19,441,873,556	101.5%
21	International Exchange Bank	38,436,294,428	37,058,173,557	3.7%	35,511,501,055	8.2%
22	Philippine Trust Co.	30,276,877,707	25,825,072,295	17.2%	7,804,113,248	220.7%
23	Export and Industry Bank	24,440,108,934	20,977,913,433	16.3%	18,277,913,433	2.2%
24	Bank of Tokyo-Mitsubishi Ltd.	20,739,489,854	22,946,687,852	-9.6%	16,223,633,668	27.6%
25	ABN-Amro Bank	18,340,987,989	13,644,861,864	34.4%	12,035,387,467	52.4%
26	ING Barings	17,034,215,244	17,276,609,010	-1.4%	14,590,244,056	17.3%
27	Chinatrust (Phil.) Comm'l Bank Corp.	16,517,029,924	16,517,029,924	0.0%	10,947,781	50.2%
28	United Overseas Bank	14,612,012,978	13,620,015,494	6.2%	12,344,218,558	17.2%
29	East West Bank	14,483,348,399	13,620,015,494	6.2%	12,344,218,558	17.2%
30	Philippine Veterans Bank	13,355,711,404	13,057,818,850	2.3%	12,711,919,548	5.1%
31	Asia United Bank	12,831,355,961	12,273,880,206	4.5%	10,701,852,127	19.8%
32	JP Morgan Chase Bank	12,332,092,700	10,860,038,060	13.4%	6,990,785,529	76.4%
33	Mizuho Corporate Bank	11,535,076,523	12,604,554,644	-8.6%	10,861,569,518	-31.5%
34	Australia and New Zealand Banking Group	9,831,124,790	10,604,841,629	-7.3%	11,223,948,553	-12.4%
35	Maybank Phis. Inc.	9,662,484,801	9,884,476,709	-3.3%	9,599,646,398	-0.4%
36	Bank of America	8,733,679,278	8,811,420,014	-0.9%	8,212,581,214	6.2%
37	Banco Santander Phis. Inc.	7,076,317,232	7,500,839,429	-6.5%	6,454,411,911	9.6%
38	Bank of Commerce	5,270,957,520	5,468,279,786	-3.6%	5,558,335,455	-5.2%
39	Bank of America	3,806,584,475	3,341,135,456	13.9%	4,766,692,732	-29.4%
40	Bank of America	99,958,626	99,730,616	0.2%	100,947,781	-1.0%
41	Al-Amanah Islamic Bank					
42	Al-Amanah Islamic Bank					
GRAND TOTAL PPH		3,042,307,012,151	3,058,741,242,740	-0.5%	2,962,584,622,436	2.7%

REAL & OTHER PROPERTIES OWNED OR ACQUIRED BY COMMERCIAL BANKS (2nd and 3rd Quarters 2002, and 3rd Quarter 2001)

Ranking	Commercial Banks	Q3	Q2	% Change	Q3 '01	% Change
Q3 Q2						
1	Philippine National Bank	26,112,344,248	24,906,496,768	4.8%	22,441,934,288	16.4%
2	Metropolitan Bank & Trust Co.	24,969,478,405	24,515,188,190	1.9%	20,736,405,330	20.4%
3	United Coconut Planters Bank	21,505,705,937	21,250,454,644	1.2%	18,753,759,817	8.9%
4	Land Bank of the Philippines	12,965,684,830	12,535,532,014	3.4%	10,762,434,305	20.5%
5	Equitable PCI Bank	11,197,015,036	10,483,839,700	6.8%	9,087,229,976	23.2%
6	Bank of the Philippine Islands	9,494,195,997	9,215,848,598	3.0%	7,550,447,400	25.6%
7	Rizal Commercial Banking Corp.	8,344,953,827	8,344,953,827	0.0%	6,540,513,868	15.5%
8	Development Bank of the Philippines	5,643,982,117	5,685,849,853	-0.7%	5,100,227,273	10.1%
9	Union Bank of the Philippines	5,477,145,847	5,334,241,927	2.7%	4,141,131,818	24.1%
10	Banco de Oro	5,390,078,025	5,301,694,379	1.7%	4,790,580,896	12.5%
11	China Banking Corp.	4,396,708,833	4,305,338,306	2.1%	3,191,213,777	37.8%
12	Prudential Bank	3,663,437,211	3,609,042,686	1.5%	2,746,204,964	31.7%
13	Export and Industry Bank	3,660,823,629	3,535,714,567	3.6%	2,550,566,537	42.8%
14	Security Bank Corp.	3,628,454,445	3,535,714,567	2.6%	3,396,566,567	6.8%
15	Development Bank of the Philippines	3,356,599,397	3,034,020,947	10.8%	2,746,204,964	21.0%
16	Global Bank	3,051,908,265	2,372,476,078	28.6%	1,785,331,460	70.9%
17	International Exchange Bank	1,923,627,128	1,664,894,212	15.5%	1,365,881,457	40.8%
18	Bank of Commerce	1,694,434,515	1,727,820,985	-1.9%	1,681,800,985	11.9%
19	Philippine Veterans Bank	1,694,434,515	1,727,820,985	-1.9%	1,681,800,985	11.9%
20	East West Bank	1,445,868,458	1,445,868,458	0.0%	563,831,183	156.4%
21	Philippine Trust Co.	98,472,474	373,118,471	-3.8%	405,626,787	-9.9%
22	Citibank	66,329,189	66,329,189	400.5%	380,436,053	-1.6%
23	United Overseas Bank	323,957,863	280,566,800	15.5%	253,597,491	27.8%
24	Maybank Phis. Inc.	11,967,133	102,677,906	15.9%	110,056,844	8.1%
25	Standard Chartered Bank	90,703,341	90,703,341	17.5%	77,355,433	17.0%
26	HSBC	85,000,000	85,000,000	0.0%	85,000,000	0.0%
27	JP Morgan Chase Bank	55,928,933	55,928,933	0.0%	57,096,395	-2.0%
28	International Commercial Bank of China	39,830,550	40,784,443	-2.3%	41,061,152	-0.4%
29	Al-Amanah Islamic Bank	25,126,400	25,126,400	0.0%	63,098,824	-94.4%
30	ABN-Amro Bank	10,155,219	17,552,219	-41.1%	66,742,000	-62.4%
31	Banco Santander Phis. Inc.	5,958,477	5,958,477	141.1%	35,877	141.1%
32	Asia United Bank	226,622	226,622	0.0%	1,649,574	-100.0%
33	Bank of America	1,500,844	1,500,844	0.0%		
34	ING Barings					
GRAND TOTAL PPH		140,693,470,851	133,787,198,194	5.2%	116,175,440,469	21.1%

RETURN ON EQUITY (2nd and 3rd Quarters 2002, and 3rd Quarter 2001)

Ranking	Commercial Banks	Q3	Q2	Q3
Q3 Q2				
1	JP Morgan Chase Bank	29.05%	58.41%	16.01%
2	Citibank	27.58%	28.22%	21.24%
3	China Banking Corp.	23.88%	17.51%	7.97%
4	HSBC	22.53%	30.27%	25.54%
5	Deutsche Bank AG	20.90%	18.24%	24.90%
6	Australia and New Zealand Banking Group	19.43%	20.83%	25.87%
7	Asia United Bank	19.20%	20.63%	10.55%
8	Equitable PCI Bank	1.69%	1.19%	0.10%
9	International Exchange Bank	17.12%	17.42%	20.77%
10	Chinatrust (Phil.) Comm'l Bank Corp.	15.98%	20.27%	8.97%
11	Development Bank of the Philippines	10.56%	10.57%	10.36%
12	Union Bank of the Philippines	13.14%	13.32%	8.45%
13	East West Bank	4.77%	0.98%	0.04%
14	Rizal Commercial Banking Corp.	12.18%	4.79%	5.19%
15	Bank of Commerce	12.12%	7.84%	0.00%
16	Export and Industry Bank	11.23%	1.63%	1.01%
17	Bank of the Philippine Islands	10.12%	13.00%	1.02%
18	Bank of America	8.48%	4.75%	5.80%
19	Banco de Oro	8.40%	11.67%	8.30%
20	Land Bank of the Philippines	7.75%	8.08%	13.53%
21	ING Barings	7.65%	7.13%	3.66%
22	Philippine Trust Co.	7.30%	7.03%	2.65%
23	Bank of Tokyo-Mitsubishi Ltd.	6.98%	5.0%	0.52%
24	Korea Exchange Bank	6.32%	6.30%	4.31%
25	Metropolitan Bank & Trust Co.	6.25%	7.75%	-0.56%
26	Standard Chartered Bank	5.94%	5.84%	5.80%
27	Security Bank Corp.	5.01%	5.40%	2.00%
28	Mizuho Corporate Bank	4.33%	4.48%	6.58%
29	Philippine Bank of Communications	4.04%	2.20%	3.57%
30	Banco Santander Phis. Inc.	3.82%	5.27%	3.00%
31	Prudential Bank	3.66%	2.23%	-0.76%
32	Allied Banking Corp.	3.15%	2.81%	5.38%
33	Global Bank	0.14%	0.36%	3.52%
34	Bangkok Bank	-0.20%	0.60%	2.51%
35	Maybank Phis. Inc.	-13.03%	-2.71%	-
36	Bank of America	-16.97%	-18.17%	-4.77%
37	Philippine National Bank	-19.00%	-27.00%	-49.00%
38	Al-Amanah Islamic Bank	-19.42%	-22.88%	-14.60%
39	ABN-Amro Bank	-32.80%	-43.54%	-6.5%
40	United Overseas Bank	-53.91%	-46.69%	-38.25%
41	United Coconut Planters Bank	-68.18%	-54.42%	3.45%
42	International Commercial Bank of China	-91.36%		

LOANS, DISCOUNTS & ADVANCES OF COMMERCIAL BANKS (2nd and 3rd Quarters 2002, and 3rd Quarter 2001)

Ranking	Commercial Banks	Q3	Q2	% Change	Q3	% Change
Q3	Q2					
1	Metropolitan Bank & Trust Co.	154,202,577,334	154,814,312,478	-0.3%	169,547,166,714	-8.1%
2	Bank of the Philippine Islands	141,124,316,863	138,645,801,993	1.1%	136,821,785,077	3.2%
3	Equitable PCI Bank	104,395,953,321	104,025,149,950	0.4%	97,837,194,242	6.7%
4	Land Bank of the Philippines	92,398,248,328	92,398,248,328	1.4%	93,639,105,471	6.7%
5	Citibank	75,613,845,563	82,803,819,910	-8.7%	70,308,913,053	7.5%
6	Rizal Commercial Banking Corp.	66,870,488,439	62,859,019,914	6.2%	66,826,812,003	0.1%
7	Philippine National Bank	66,099,883,014	66,099,883,014	-4.9%	76,989,051,156	-14.1%
8	Development Bank of the Philippines	63,945,617,374	68,135,114,754	-6.1%	72,336,229,620	-12.5%
9	Banco de Oro	47,363,953,421	37,367,444,956	26.8%	38,093,089,120	22.5%
10	United Coconut Planters Bank	38,989,516,926	43,299,856,589	-10.8%	51,450,727,379	-24.2%
11	Allied Banking Corp.	35,611,975,755	35,424,402,593	5.2%	33,350,637,519	4.8%
12	China Banking Corp.	35,611,975,755	35,104,104,403	5.2%	36,989,585,054	-3.7%
13	Security Bank Corp.	31,850,644,357	30,301,547,948	5.1%	31,881,291,238	-0.1%
14	Global Bank	28,032,762,478	29,203,266,332	-4.0%	30,539,397,150	-8.5%
15	HSBC	22,072,991,109	19,522,873,884	13.1%	21,026,363,113	5.0%
16	International Exchange Bank	20,144,835,015	19,570,713,725	2.9%	19,763,841,866	-1.0%
17	Standard Chartered Bank	19,055,267,068	20,075,187,927	-5.1%	18,079,151,754	18.5%
18	Prudential Bank	18,147,394,750	18,095,618,659	0.3%	19,595,753,810	-8.6%
19	Philippine Bank of Communications	17,155,156,844	17,288,029,988	-0.8%	18,292,987,235	-6.2%
20	Bank of Commerce	14,707,078,656	11,007,187,011	33.6%	9,819,481,418	52.9%
21	Philippine Trust Co.	14,584,977,028	16,933,987,741	-13.5%	15,280,010,110	-4.6%
22	Union Bank of the Philippines	10,942,962,698	9,172,533,945	19.3%	8,647,588,494	25.5%
23	ING Barings	10,942,962,698	9,172,533,945	19.3%	8,647,588,494	25.5%
24	Export and Industry Bank	10,707,121,988	12,424,253,645	-13.8%	3,425,530,449	212.5%
25	Bank of Tokyo-Mitsubishi Ltd.	10,541,121,988	9,731,010,358	6.1%	10,849,393,249	-2.8%
26	International Commercial Bank of China	8,398,172,780	8,814,193,338	-6.0%	10,498,921,896	-19.2%
27	East West Bank	8,900,421,100	8,757,500,537	1.6%	8,893,346,324	-0.9%
28	Chinabrust (Philis.) Comm'l Bank Corp.	8,076,321,644	8,076,321,644	0.0%	8,633,633,689	-6.4%
29	Mizuho Corporate Bank	8,065,370,853	8,029,629,981	0.4%	9,011,475,496	-11.2%
30	Asia United Bank	7,658,900,665	8,027,963,780	-5.4%	7,460,011,929	2.7%
31	United Overseas Bank*	6,418,945,655	7,491,439,135	-13.5%	7,491,439,135	0.0%
32	Deutsche Bank	5,454,107,055	5,100,896,430	6.1%	4,745,958,952	12.6%
33	ABN-Amro Bank	5,307,138,445	4,856,740,445	9.3%	9,192,264,902	-41.2%
34	Maybank Phils. Inc.*	4,527,098,992	4,156,320,057	8.0%	3,182,750,321	43.2%
35	Philippine Veterans Bank	4,018,572,742	4,018,572,742	0.0%	4,425,026,000	-9.2%
36	Australia and New Zealand Banking Group	3,735,637,561	2,658,879,168	25.5%	2,475,192,738	7.6%
37	Bangkok Bank	2,606,141,059	1,378,254,003	16.2%	1,378,254,003	0.0%
38	Bank of America**	2,149,861,947	2,268,081,299	-5.2%	2,811,115,000	-23.9%
39	Australia and New Zealand Banking Group	2,444,123,956	2,112,265,267	13.1%	1,413,959,229	71.6%
40	Bank of America**	1,384,169,552	1,291,729,749	5.6%	2,078,502,714	-33.4%
41	J.P. Morgan Chase Bank*	700,450,101	710,034,000	-1.4%	742,000,000	-5.0%
42	Al Fajr Islamic Bank	3,152,943	3,620,076	-17.4%	4,192,669	-24.2%
GRAND TOTAL		1,796,008,733,227	1,224,354,041,487	1.0%	1,251,610,484,646	0.8%

Bankard PEP Installment Retail Balance Conversion

Lets You Buy ANYTHING from ANYWHERE on installment!

WITH the rising cost of basic commodities nowadays, it has become increasingly difficult for couples and young homebuilders to manage their funds efficiently. More often than not what happens is, once all the basic bills have been settled, there is hardly enough money left to make any major purchases for their home or even for their own personal use.

This is where owning a Bankard credit card is a big help. Now with its **NEW Bankard PEP Installment** feature, Bankard credit cards let you manage your finances by giving you access to a wide range of cardholder-friendly benefits and features like **LOW** interest rates of **1.34%** per month for a 3-month payment term, **1.49%** per month for 6 months, and **1.86%** per month for 12 months plus the **WIDEST CHOICE OF PAYMENT TERMS** ranging from 3 to 36 months, **THE LONGEST** among all credit cards offering the installment facility.

But the most exciting and most flexible feature of PEP Installment is **RETAIL BALANCE CONVERSION**. This feature allows you to **CONVERT ANY PURCHASE OR OUTSTANDING BALANCE YOU HAVE TO INSTALLMENT AT ANY TIME** simply by calling **Bankard**

C u s t o m e r Service at 888-1-888. And since there is **NO MINIMUM PURCHASE AMOUNT REQUIRED** to enjoy the benefits of PEP Installment, then what retail balance conversion actually gives you is the freedom to buy **ANY ITEM** from **ANY ESTABLISHMENT** using any of your Bankard-issued credit cards plus a simpler and more efficient way to manage your financial resources! How? By letting you determine which portion of your outstanding balance to convert to installment under the payment term most convenient for you.

What's more, although Bankard has accredited PEP Installment merchants all over the metropolis, you can actually still shop for the things you need for yourself and for your home at **ANY** merchant that accepts Bankard purchases on a straight-charge basis. When your shopping is done, you can review your financial position and opt to convert some or all of your purchases to installment. All these are possible via PEP Installment's balance conversion feature.

PEP Installment is available in all Bankard-issued credit cards which includes Bankard MasterCard, Bankard JCB, Bankard Visa, RCBC MasterCard and RCBC JCB.

Participating merchants of Bankard PEP Installment include: Abenson, Ace Hardware, Ambassador Appliance, Ambiance One, Ansons Emporium, Automatic Centre, Blims Fine Furniture, Cathay Builders, Citibeds, Electro-world, Handyman, Homeworld, Our Home, MC Home Depot, SM Appliance, Sogo Factory Outlet, The Computer Authority, True Value, Western Marketing, and Wilcon Builders. But when you

think about it, because of the retail conversion feature of PEP Installment, you can actually go to **ANY** merchant and purchase **ANY** item you want then have this transaction converted to installment simply by calling Bankard Customer Service. Truth be told, purchasing freedom, convenience, and flexibility are all yours and just a phone call away!

Bankard PEP Installment takes the place of the Bankard One Installment card which was phased out last Oct. 7 to allow cardholders to enjoy the convenience of purchasing items on installment without having to maintain two separate cards.

On top of all these unique and exciting card benefits, Bankard promises even more things in the coming months. This November it is launching its **NEW Rewards Program** – a unique type of rewards program that gives you the freedom to choose the rewards items you want by letting you earn points which you can either exchange for gift checks from leading department stores or use to pay for insurance premiums, purchase travel packages, or as payment for your annual fees! The more you use your card, the more points you will earn!

And as an added service to its loyal cardholders who may want to beat the holiday shopping rush while

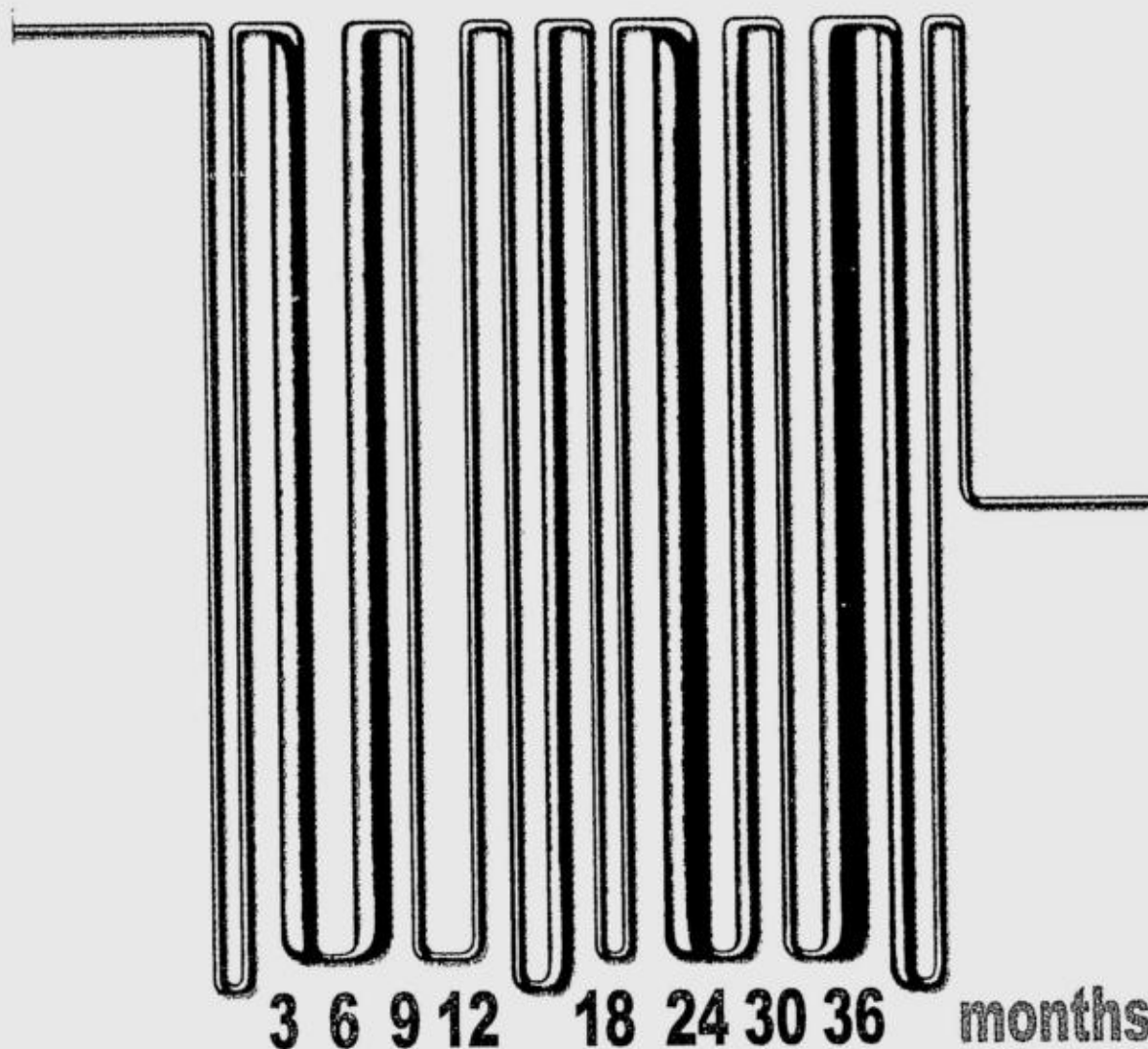
enjoying discounts of as much as 80% on well-known brands Bankard is holding a pre-Christmas sale exclusively for them. Dubbed "Bankard Exclusives," the grand sale will be from November 15 to 19 at the 26th Floor of the RCBC Plaza, Tower 2 along Ayala Avenue in Makati City. And for major appliances, the same treat is being offered to cardholders if they shop at any participating outlet of Western Marketing from November 15 to December 15.

Bankard's launch of its **New PEP Installment Program** signals the company's new aggressive stance in the highly competitive credit card industry arena. After a brief self-imposed hiatus during which the company focused on rebuilding its core services and in installing structures geared towards improving customer service delivery, Bankard is ready to take on the challenge once more. Armed with 20 years of pioneering experience and now backed up by the strength of one of the country's leading banking institutions – the Rizal Commercial Banking Corporation – Bankard promises biggest and better things to come both for its loyal cardholders and its numerous merchant partners.

Bankard issues Bankard MasterCard, Bankard JCB, and Bankard Visa.

ADVT.

Shop anywhere, convert to Bankard PEP Installment anytime, in one easy phone call!



Just call Bankard at 888-1-888.



Enjoy even lower PEP Installment rates from November 15 to December 31*!



* Promo not applicable to 30 and 36 month terms

Per DTI-NCR Permit No. 4366 Series of 2002

Mallayan Insurance • RCBC • Grepalife • Pacific Plans • House of Investments • RCBC Bankard • AY Foundation • Honda Cars Quezon City, Manila, Kalookan • Isuzu Manila • EET Corporation • Mapus Institute of Technology and 21 other companies working as one to better serve our customers.

www.ygc.com

YGC Yuchengco Group of Companies
TOGETHER WE CAN DO MORE FOR YOU.

FATF tightening money laundering noose

The G7 is pressing the Philippines to amend its dirty money law, but Congress isn't in a mood to listen

By Clarissa S. Batino

THE TELLTALE signs are disturbing. Some Philippine banks are again increasingly having a difficult time dealing with their foreign counterparts.

Numerous inquiries on even the tiniest details on transactions as benign as a lowly Filipino worker's remittance are reminiscent of how hard it was for banks to deal with clients abroad from June to September 2001. At the time, the world's richest and most powerful countries were pressuring the Philippine government to come up with a law criminalizing money laundering.

In New York for instance, a remittance branch of Metropolitan Bank and Trust Co., the Philippines' biggest bank, has reported that processing financial transactions has indeed become more difficult once more.

After just a year of reprieve, the Financial Action Task Force is again breathing down the neck of Philippine officials. The Paris-based FATF—the Organization for Economic Cooperation and Development's watchdog on money matters—is pressing Congress to amend the country's one-year-old anti-money laundering law.

Haste makes waste

Republic Act No. 9116—the Anti-Money Laundering Act of 2001—has been seen as a hastily assembled piece of legislation that the country's lawmakers approved just so the Philippines could beat a Sept. 30, 2001 deadline set by the FATF. In the FATF's opinion, this law is lacking and cannot deal with the movement of dirty money in the Philippines' financial system.

Last year, the FATF gave the Philippines until Sept. 30 to pass a law against money laundering. To compel compliance, it threatened the Philippines with sanctions that monetary officials said could cripple the Philippine economy.

The central bank warned then that even ordinary transactions would go through a rigorous process that could paralyze business and the economy as a whole. Overseas Filipino workers would be unable to remit their salaries to their families here, and companies would find it difficult to borrow money abroad and would have to deal with wider spreads because of the perceived risks attached to the country's sovereign borrowings.

Faced with these scenarios, Congress,

with much prodding from the Macapagal administration, hurriedly approved RA 9116 even if critics of the law knew from the start that it did not stand a chance of convincing the FATF that it would sufficiently guard against the movement of dirty money in the Philippines, particularly those funds funneled to terrorists in the wake of the Sept. 11 attacks in the United States.

Thin warning

Despite the approval of a law, a set of implementing rules and regulations, and several administrative measures, the FATF is still dissatisfied and, in its most recent formal communication with Bangko Sentral ng Pilipinas Governor Rafael Buenaventura, who also chairs the Anti-Money Laundering Council, a thinly veiled warning of coming sanctions were brought up.

Finance Secretary Jose Isidro Camacho said while he had not seen the letter, he was informed that the FATF had warned of sanctions anew by February without the amendments to RA 9116.

"They are saying that we have to be taken out of the watch list by February. Otherwise, they could revive the sanctions," Camacho said.

Buenaventura said FATF president Jochen Sanio was implicit in his warning that without the amendments, the Philippines had no chance of moving out of the FATF's watch list.

A prolonged and indefinite stay on the FATF's list will naturally lead to sanctions that Buenaventura believes may already have started to take effect.

The central bank chief warned that should the situation deteriorate, the sanctions would hit the hardest the country's more than 5 million overseas Filipino workers, and its exporters and importers.

"The stakes are high, as an impasse may keep the Philippines in the FATF list of non-cooperative countries that will be sanctioned. Any sanctions will certainly impact on our OFWs. Efforts are being exerted to avert such consequences," he said.

This year, the central bank is anticipating a 30-percent increase in OFW remittances to about \$8 billion from \$6.2 billion the previous year.

No easy task

The task, however, Buenaventura admits, is not an easy one, as Congress is re-



THE PHILIPPINE government is playing a game of chicken with the FATF, a task force created by the world's most developed countries to check money laundering. Observers say that in this game, the country's more than 5 million, dollar-remitting overseas Filipino workers stand to lose the most.

luctant to amend a one-year-old law that many lawmakers believe should already address the main objective of preventing the flow of dirty funds in the Philippines.

Buenaventura believes it will be difficult to convince Congress to pass a law as sensitive as RA 9116 with 17 months to go before the May 2004 elections.

The FATF initially had five concerns that could be narrowed down to two.

The original list included the P4-million threshold for banks to report suspicious transactions, the strict deposit secrecy law that requires a court order before any suspicious account could be pried open, a limited number of predicate crimes, the progressive and not retroactive nature of the law, and the perceived loose treatment of numbered accounts.

The non-negotiable and very crucial items are the first two, according to government officials.

The FATF wanted Congress to reduce

the threshold limit to \$10,000 or half-a-million pesos and the authorities, whether it was the Anti-Money Laundering Council or the Monetary Board, to be allowed to open suspicious accounts even without a court order.

No joke

The sanctions that the FATF is capable of unleashing should not be taken as lightly, according to bankers.

Apart from stonewalling by placing endless inquiries, the FATF's member countries also have the power to cut grants to the Philippines, tighten access to credit, implement stricter policies on the issuance of visas, and come up with negative investment advisories.

The Bankers Association of the Philippines said the FATF could impose two types of countermeasures—non-trade and trade-related sanctions—in varying degrees of severity.

The FATF may advise its members to exercise caution when investing in the Philippines, as they may be unwittingly involved in money laundering and other illegal activities.

If, despite the warning, a foreign firm chooses to invest in the Philippines, the FATF may subject such an investment and its profits to increased scrutiny.

The BAP also points out that importation of local firms, particularly on its mode of payment, can lead to delays in processing and delivery of goods.

Exporters, on the other hand, can also suffer from delays on their remittances.

Non-trade sanctions include a delay in the issuance of visas to local travelers who may be swamped with inquiries as to the sources of their travel money, reasons for traveling to any developed country, etc.

Deposit accounts maintained by Filipinos in the United States and other FATF countries may be subjected to undue scrutiny.

Stick to safe investments; now's not the time to be adventurous



Reynaldo Maclang
President
Allied Banking Corp.

"FOR a P100,000 deposit, Allied Bank offers an innovative special savings account known as 'Top Saver Savings Account.' The Top Saver gives the option of higher interest earnings on your deposits. Com-

pared with an ordinary time deposit, the Top Saver allows you to withdraw up to twice a month and still enjoy high interest rates. In addition, if the depositor does not withdraw his deposits in a month, he will enjoy an additional 0.5-percent per annum interest on top of the quoted rate.

The opening balance for the Top Saver is P3,000. Top Saver allows depositors to earn an additional interest on top of the regular savings account rate as their average daily withdrawable balance increases, beginning at P15,000.

In case the depositor will need to withdraw more than twice a month or if his deposits fall below the P15,000 ADWB and down to the required maintaining balance of P3,000, the deposit will still earn the regular savings interest rate.

For a higher investment, or a P200,000 deposit, Allied Bank offers a five-year time deposit product known as the 'Top Provider Time Deposit.' The Top Provider gives depositors withholding tax-free interest earnings on deposits once placed with the bank for five years. As a result, depositors earn higher interests compared to an ordi-

nary time deposit. The interest earning is credited monthly to the depositor's peso account.

One of the distinct features of the Top Provider is that it offers no penalty on the interest in case the depositor decides to pre-terminate the time deposit, which means a full interest earning on the deposit (after appropriate tax)."

INVESTMENT PICKS

Jay-Anne Cagalingan
Senior Manager for Deposit Products
Philippine Savings Bank

"PSBANK offers a variety of deposit products that a client may invest in, depending on his financial objectives and term preference. For the short-term investor who wishes to earn a profitable yield, he may choose to invest in any of the following products:

- Tiered interest checking account, an all-in-one account perfect for individuals who need a checking account with the convenience of a passbook and an ATM. The minimum initial deposit is P100,000. The bigger the deposit, the higher the interest.
- SSD non-moving account, a pass-

book-based account that carries a minimum term of 30 days. It earns higher interest than a regular savings account through its tiered interest rate scheme.

- For the longer-term investor, there are two term deposit placements he may choose from: PSB Prime TD, a five-year tax-free term placement that earns a guaranteed fixed interest per annum (currently at 8 percent) for a minimum placement of P50,000; and, PSB Premium Rate, a five-year tax-free floating rate time deposit that has a distinct and predictable pricing characteristic based on the average 91-day treasury bill rate plus a premium of 0.25 percent. Minimum placement is P50,000."

Rolly Robles

President
Sun Life Asset Management Co. Inc.

"PEOPLE with P100,000 to invest will find it worthwhile to consider mutual funds, like the Sun Life Prosperity Funds, as their investment vehicle. Mutual funds pool investors' money and invest them directly in bonds, stocks or a combination of both.



Isidro Alcantara
President
Philippine Bank of Communications

"I THINK right now, some of the best investments are the high-yielding fixed-income investments, both peso- and dollar-linked instruments. In PBCom, we have many trust and treasury products linked to government securities, fixed-income securities that are safe with yields that are better than ordinary deposits."

Banks brace for tougher times ahead

From page D1

forcing the bank to ask the BSP for P30 billion in emergency loans.

Tier-2 capital

Equitable PCI is aggressively building up its capital to strengthen its financial base. Ongoing for the bank is a road show to sell as much as \$200 million in 10-year bonds convertible into equity upon maturity or the so-called tier-2 notes.

The central bank said that after the round of foreign offerings, Equitable PCI would sell P6 billion worth of five-year bonds in the first three months of 2003.

The only banks that have raised capital from long-term borrowings are the country's largest, Metropolitan Bank and Trust Co., and PNB when it converted P7.8 billion of its debts with the government into tier-2 capital.

Metrobank had sold another

\$125 million worth of 10-year bonds recently on top of the \$100 million in tier-2 notes it floated a year ago. PNB said it would raise P5 billion more in tier-2 or ask the government to convert the bank's remaining P6.1 billion worth of debts into equity.

Rafael Simpao, president of Security Bank, said tier-2 was a good way for banks to shore up capital in the face of a seeming reluctance among shareholders to infuse additional equity.

While Security Bank has no need for a tier-2 in the immediate future, Simpao said this form of capital would help banks sustain profitability given the problems with bad loans and increasing risks, especially starting next year when the BSP would require banks to provide capital for market risks related to placements in government securities.

Buenaventura said that in line with international banking stan-

dards set by the Bank for International Settlement, commercial banks will have to provide for market risks even on investments in supposedly risk-free instruments like treasury bills and bonds.

The market hazards covered by the policy to be implemented starting July 2003 include interest rate risks and equity price risks in the trading book as well as foreign exchange risk for the bank.

The BSP said that with the new policy, the capital charge for traded government securities will increase while that for highly rated private corporate securities may go down.

Banks estimated that the new regulation would bring down the industry's average capital adequacy ratio by a point from the current 13 percent.

Leonilo Coronel, executive director of the Bankers Association of the Philippines, said commer-

cial lenders generally welcome the new policies of the BSP in relation to the market risk charge to capital as well as the easing of the regulation on banks' exposure to tier-2.

Starting November, the central bank said it would allow banks to raise half of their capital requirements from tier-2, relaxing a previous regulation limiting tier-2 financing to 25 percent of capital.

The BSP said that the policy-making Monetary Board liberalized the tier-2 limits to allow banks to raise capital from the international market through the issuance of long-term convertible bonds.

BAP support

"We support the moves of the BSP. The one on tier-2 would help banks aggressively raise capital while the capital charge is a prudent move that is already being practiced world-

wide," Coronel said.

For bankers like Alcantara and Durbin, the more important challenges for the financial sector were still to come and the government must do its best to provide businesses the enabling environment to operate more efficiently.

"The internal economy is performing well to support the government's growth targets but the Philippines is not living in isolation. The global prospects are uncertain and banks must prepare for the challenges that this situation brings," said the Standard Chartered president.

Alcantara urged the government to pass the pending legislation that would further improve the banking sector and the general economy.

"The government's initiatives are well-appreciated by the banking sector. It is up to Congress to pass the law on SPAV, amendments to the anti-

money laundering law, lifting of documentary stamp taxes on secondary trading, and other economic bills. All these are necessary to get the banking sector to lend again," said the PBCom president.

By September, the end of the third quarter, bank lending year-on-year improved by 1.2 percent and up by 2.8 percent against the previous month. The September growth in credits reversed the five-month contraction that started in April.

But for banks to start lending more aggressively, the bad loans have to be reduced substantially and the only way to do that, according to Buenaventura, is for Congress to pass the law on SPAV.

But the prospects for enacting important pieces of legislation could be snagged by the pre-occupation of congressmen with politics in preparation for the 2004 elections.

ELBA
ITALY
GAS RANGES
Certified
ISO 9001

FRIDAY, NOVEMBER 22, 2002

For feedback, text us at (0919)880-33-54 or email us at lifestyle@inquirer.m.ph

PHILIPPINE DAILY INQUIRER



LIFESTYLE

Editor Chelo Banal-Formoso



WHAT'S ON

PAT ROBINSONS

Patricia Javier

LIVE!

Add sizzle to your shopping with EMI-Virgin Records' newest singing sensation!

November 22, Friday 4PM
Fountain Area
Robinsons Galleria

November 23, Saturday 4PM
Fountain Area
Robinsons Place Imus

November 24, Sunday 4PM
Fountain Area
Robinsons Metro East



WHAT'S INSIDE

- Blue blazers, fabric combos and fabulous at 50 /E2
- Full-colored and brilliant in black and white /E6



animania

GHOST FIGHTER

YUKU HAKUSHO © 1992 YOSHIHIRO TOGASHI / SHUEISHA, FUJI, ST. PIERROT, TELESUCCESS



tones&icons

Catch the Animé fever! Only P15 each!

TEXT CARDS



ICONS



RINGTONES



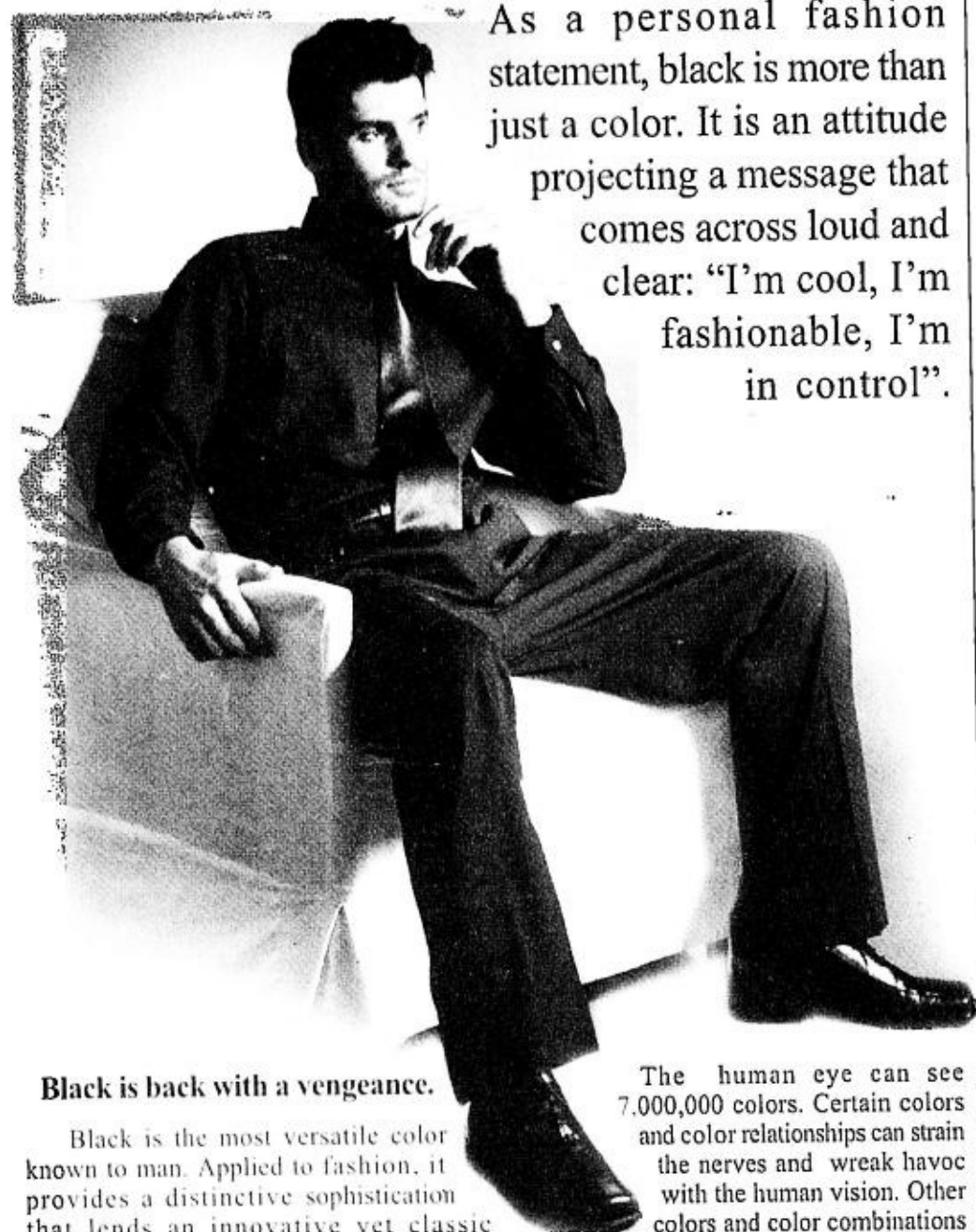
- Fushigi Yugi
- Daimon
- Bubblegum Crisis
- Oni My Goddess
- Monster Rancher
- Magic Knight Rayearth
- Lupin 3
- Thgun
- Main Theme
- Ohayu (Main Theme)
- Kaze No Uta (Ending Song)
- Main Theme
- Closing Theme
- Main Theme
- Main Theme
- Main Theme
- Main Theme
- Main Theme

How to

Download and install the following software on your computer: **Ringtone Maker** and **Text Card Maker**. These are available for free download from the Internet. Once installed, open the software and follow the instructions on the screen to create your own anime ringtones and text cards. You can also download pre-made ringtones and text cards from the Internet.

TEXT CARDS SERVICE WORKS WITH THE FOLLOWING MODELS:
Nokia: 3210, 3310, 3315, 3330, 3350, 3360, 3390, 3510, 3510i, 3510i2, 3510i3, 3510i4, 3510i5, 3510i6, 3510i7, 3510i8, 3510i9, 3510i10, 3510i11, 3510i12, 3510i13, 3510i14, 3510i15, 3510i16, 3510i17, 3510i18, 3510i19, 3510i20, 3510i21, 3510i22, 3510i23, 3510i24, 3510i25, 3510i26, 3510i27, 3510i28, 3510i29, 3510i30, 3510i31, 3510i32, 3510i33, 3510i34, 3510i35, 3510i36, 3510i37, 3510i38, 3510i39, 3510i40, 3510i41, 3510i42, 3510i43, 3510i44, 3510i45, 3510i46, 3510i47, 3510i48, 3510i49, 3510i50, 3510i51, 3510i52, 3510i53, 3510i54, 3510i55, 3510i56, 3510i57, 3510i58, 3510i59, 3510i60, 3510i61, 3510i62, 3510i63, 3510i64, 3510i65, 3510i66, 3510i67, 3510i68, 3510i69, 3510i70, 3510i71, 3510i72, 3510i73, 3510i74, 3510i75, 3510i76, 3510i77, 3510i78, 3510i79, 3510i80, 3510i81, 3510i82, 3510i83, 3510i84, 3510i85, 3510i86, 3510i87, 3510i88, 3510i89, 3510i90, 3510i91, 3510i92, 3510i93, 3510i94, 3510i95, 3510i96, 3510i97, 3510i98, 3510i99, 3510i100, 3510i101, 3510i102, 3510i103, 3510i104, 3510i105, 3510i106, 3510i107, 3510i108, 3510i109, 3510i110, 3510i111, 3510i112, 3510i113, 3510i114, 3510i115, 3510i116, 3510i117, 3510i118, 3510i119, 3510i120, 3510i121, 3510i122, 3510i123, 3510i124, 3510i125, 3510i126, 3510i127, 3510i128, 3510i129, 3510i130, 3510i131, 3510i132, 3510i133, 3510i134, 3510i135, 3510i136, 3510i137, 3510i138, 3510i139, 3510i140, 3510i141, 3510i142, 3510i143, 3510i144, 3510i145, 3510i146, 3510i147, 3510i148, 3510i149, 3510i150, 3510i151, 3510i152, 3510i153, 3510i154, 3510i155, 3510i156, 3510i157, 3510i158, 3510i159, 3510i160, 3510i161, 3510i162, 3510i163, 3510i164, 3510i165, 3510i166, 3510i167, 3510i168, 3510i169, 3510i170, 3510i171, 3510i172, 3510i173, 3510i174, 3510i175, 3510i176, 3510i177, 3510i178, 3510i179, 3510i180, 3510i181, 3510i182, 3510i183, 3510i184, 3510i185, 3510i186, 3510i187, 3510i188, 3510i189, 3510i190, 3510i191, 3510i192, 3510i193, 3510i194, 3510i195, 3510i196, 3510i197, 3510i198, 3510i199, 3510i200, 3510i201, 3510i202, 3510i203, 3510i204, 3510i205, 3510i206, 3510i207, 3510i208, 3510i209, 3510i210, 3510i211, 3510i212, 3510i213, 3510i214, 3510i215, 3510i216, 3510i217, 3510i218, 3510i219, 3510i220, 3510i221, 3510i222, 3510i223, 3510i224, 3510i225, 3510i226, 3510i227, 3510i228, 3510i229, 3510i230, 3510i231, 3510i232, 3510i233, 3510i234, 3510i235, 3510i236, 3510i237, 3510i238, 3510i239, 3510i240, 3510i241, 3510i242, 3510i243, 3510i244, 3510i245, 3510i246, 3510i247, 3510i248, 3510i249, 3510i250, 3510i251, 3510i252, 3510i253, 3510i254, 3510i255, 3510i256, 3510i257, 3510i258, 3510i259, 3510i260, 3510i261, 3510i262, 3510i263, 3510i264, 3510i265, 3510i266, 3510i267, 3510i268, 3510i269, 3510i270, 3510i271, 3510i272, 3510i273, 3510i274, 3510i275, 3510i276, 3510i277, 3510i278, 3510i279, 3510i280, 3510i281, 3510i282, 3510i283, 3510i284, 3510i285, 3510i286, 3510i287, 3510i288, 3510i289, 3510i290, 3510i291, 3510i292, 3510i293, 3510i294, 3510i295, 3510i296, 3510i297, 3510i298, 3510i299, 3510i300, 3510i301, 3510i302, 3510i303, 3510i304, 3510i305, 3510i306, 3510i307, 3510i308, 3510i309, 3510i310, 3510i311, 3510i312, 3510i313, 3510i314, 3510i315, 3510i316, 3510i317, 3510i318, 3510i319, 3510i320, 3510i321, 3510i322, 3510i323, 3510i324, 3510i325, 3510i326, 3510i327, 3510i328, 3510i329, 3510i330, 3510i331, 3510i332, 3510i333, 3510i334, 3510i335, 3510i336, 3510i337, 3510i338, 3510i339, 3510i340, 3510i341, 3510i342, 3510i343, 3510i344, 3510i345, 3510i346, 3510i347, 3510i348, 3510i349, 3510i350, 3510i351, 3510i352, 3510i353, 3510i354, 3510i355, 3510i356, 3510i357, 3510i358, 3510i359, 3510i360, 3510i361, 3510i362, 3510i363, 3510i364, 3510i365, 3510i366, 3510i367, 3510i368, 3510i369, 3510i370, 3510i371, 3510i372, 3510i373, 3510i374, 3510i375, 3510i376, 3510i377, 3510i378, 3510i379, 3510i380, 3510i381, 3510i382, 3510i383, 3510i384, 3510i385, 3510i386, 3510i387, 3510i388, 3510i389, 3510i390, 3510i391, 3510i392, 3510i393, 3510i394, 3510i395, 3510i396, 3510i397, 3510i398, 3510i399, 3510i400, 3510i401, 3510i402, 3510i403, 3510i404, 3510i405, 3510i406, 3510i407, 3510i408, 3510i409, 3510i410, 3510i411, 3510i412, 3510i413, 3510i414, 3510i415, 3510i416, 3510i417, 3510i418, 3510i419, 3510i420, 3510i421, 3510i422, 3510i423, 3510i424, 3510i425, 3510i426, 3510i427, 3510i428, 3510i429, 3510i430, 3510i431, 3510i432, 3510i433, 3510i434, 3510i435, 3510i436, 3510i437, 3510i438, 3510i439, 3510i440, 3510i441, 3510i442, 3510i443, 3510i444, 3510i445, 3510i446, 3510i447, 3510i448, 3510i449, 3510i450, 3510i451, 3510i452, 3510i453, 3510i454, 3510i455, 3510i456, 3510i457, 3510i458, 3510i459, 3510i460, 3510i461, 3510i462, 3510i463, 3510i464, 3510i465, 3510i466, 3510i467, 3510i468, 3510i469, 3510i470, 3510i471, 3510i472, 3510i473, 3510i474, 3510i475, 3510i476, 3510i477, 3510i478, 3510i479, 3510i480, 3510i481, 3510i482, 3510i483, 3510i484, 3510i485, 3510i486, 3510i487, 3510i488, 3510i489, 3510i490, 3510i491, 3510i492, 3510i493, 3510i494, 3510i495, 3510i496, 3510i497, 3510i498, 3510i499, 3510i500, 3510i501, 3510i502, 3510i503, 3510i504, 3510i505, 3510i506, 3510i507, 3510i508, 3510i509, 3510i510, 3510i511, 3510i512, 3510i513, 3510i514, 3510i515, 3510i516, 3510i517, 3510i518, 3510i519, 3510i520, 3510i521, 3510i522, 3510i523, 3510i524, 3510i525, 3510i526, 3510i527, 3510i528, 3510i529, 3510i530, 3510i531, 3510i532, 3510i533, 3510i534, 3510i535, 3510i536, 3510i537, 3510i538, 3510i539, 3510i540, 3510i541, 3510i542, 3510i543, 3510i544, 3510i545, 3510i546, 3510i547, 3510i548, 3510i549, 3510i550, 3510i551, 3510i552, 3510i553, 3510i554, 3510i555, 3510i556, 3510i557, 3510i558, 3510i559, 3510i560, 3510i561, 3510i562, 3510i563, 3510i564, 3510i565, 3510i566, 3510i567, 3510i568, 3510i569, 3510i570, 3510i571, 3510i572, 3510i573, 3510i574, 3510i575, 3510i576, 3510i577, 3510i578, 3510i579, 3510i580, 3510i581, 3510i582, 3510i583, 3510i584, 3510i585, 3510i586, 3510i587, 3510i588, 3510i589, 3510i590, 3510i591, 3510i592, 3510i593, 3510i594, 3510i595, 3510i596, 3510i597, 3510i598, 3510i599, 3510i600, 3510i601, 3510i602, 3510i603, 3510i604, 3510i605, 3510i606, 3510i607, 3510i608, 3510i609, 3510i610, 3510i611, 3510i612, 3510i613, 3510i614, 3510i615, 3510i616, 3510i617, 3510i618, 3510i619, 3510i620, 3510i621, 3510i622, 3510i623, 3510i624, 3510i625, 3510i626, 3510i627, 3510i628, 3510i629, 3510i630, 3510i631, 3510i632, 3510i633, 3510i634, 3510i635, 3510i636, 3510i637, 3510i638, 3510i639, 3510i640, 3510i641, 3510i642, 3510i643, 3510i644, 3510i645, 3510i646, 3510i647, 3510i648, 3510i649, 3510i650, 3510i651, 3510i652, 3510i653, 3510i654, 3510i655, 3510i656, 3510i657, 3510i658, 3510i659, 3510i660, 3510i661, 3510i662, 3510i663, 3510i664, 3510i665, 3510i666, 3510i667, 3510i668, 3510i669, 3510i670, 3510i671, 3510i672, 3510i673, 3510i674, 3510i675, 3510i676, 3510i677, 3510i678, 3510i679, 3510i680, 3510i681, 3510i682, 3510i683, 3510i684, 3510i685, 3510i686, 3510i687, 3510i688, 3510i689, 3510i690, 3510i691, 3510i692, 3510i693, 3510i694, 3510i695, 3510i696, 3510i697, 3510i698, 3510i699, 3510i700, 3510i701, 3510i702, 3510i703, 3510i704, 3510i705, 3510i706, 3510i707, 3510i708, 3510i709, 3510i710, 3510i711, 3510i712, 3510i713, 3510i714, 3510i715, 3510i716, 3510i717, 3510i718, 3510i719, 3510i720, 3510i721, 3510i722, 3510i723, 3510i724, 3510i725, 3510i726, 3510i727, 3510i728, 3510i729, 3510i730, 3510i731, 3510i732, 3510i733, 3510i734, 3510i735, 3510i736, 3510i737, 3510i738, 3510i739, 3510i740, 3510i741, 3510i742, 3510i743, 3510i744, 3510i745, 3510i746, 3510i747, 3510i748, 3510i749, 3510i750, 3510i751, 3510i752, 3510i753, 3510i754, 3510i755, 3510i756, 3510i757, 3510i758, 3510i759, 3510i760, 3510i761, 3510i762, 3510i763, 3510i764, 3510i765, 3510i766, 3510i767, 3510i768, 3510i769, 3510i770, 3510i771, 3510i772, 3510i773, 3510i774, 3510i775, 3510i776, 3510i777, 3510i778, 3510i779, 3510i780, 3510i781, 3510i782, 3510i783, 3510i784, 3510i785, 3510i786, 3510i787, 3510i788, 3510i789, 3510i790, 3510i791, 3510i792, 3510i793, 3510i794, 3510i795, 3510i796, 3510i797, 3510i798, 3510i799, 3510i800, 3510i801, 3510i802, 3510i803, 3510i804, 3510i805, 3510i806, 3510i807, 3510i808, 3510i809, 3510i810, 3510i811, 3510i812, 3510i813, 3510i814, 3510i815, 3510i816, 3510i817, 3510i818, 3510i819, 3510i820, 3510i821, 3510i822, 3510i823, 3510i824, 3510i825, 3510i826, 3510i827, 3510i828, 3510i829, 3510i830, 3510i831, 3510i832, 3510i833, 3510i834, 3510i835, 3510i836, 3510i837, 3510i838, 3510i839, 3510i840, 3510i841, 3510i842, 3510i843, 3510i844, 3510i845, 3510i846, 3510i847, 3510i848, 3510i849, 3510i850, 3510i851, 3510i852, 3510i853, 3510i854, 3510i855, 3510i856, 3510i857, 3510i858, 3510i859, 3510i860, 3510i861, 3510i862, 3510i863, 3510i864, 3510i865, 3510i866, 3510i867, 3510i868, 3510i869, 3510i870, 3510i871, 3510i872, 3510i873, 3510i874, 3510i875, 3510i876, 3510i877, 3510i878, 3510i879, 3510i880, 3510i881, 3510i882, 3510i883, 3510i884, 3510i885, 3510i886, 3510i887, 3510i888, 3510i889, 3510i890, 3510i891, 3510i892, 3510i893, 3510i894, 3510i895, 3510i896, 3510i897, 3510i898, 3510i899, 3510i900, 3510i901, 3510i902, 3510i903, 3510i904, 3510i905, 3510i906, 3510i907, 3510i908, 3510i909, 3510i910, 3510i911, 3510i912, 3510i913, 3510i914, 3510i915, 3510i916, 3510i917, 3510i918, 3510i919, 3510i920, 3510i921, 3510i922, 3510i923, 3510i924, 3510i925, 3510i926, 3510i927, 3510i928, 3510i929, 3510i930, 3510i931, 3510i932, 3510i933, 3510i934, 3510i935, 3510i936, 3510i937, 3510i938, 3510i939, 3510i940, 3510i941, 3510i942, 3510i943, 3510i944, 3510i945, 3510i946, 3510i947, 3510i948, 3510i949, 3510i950, 3510i951, 3510i952, 3510i953, 3510i954, 3510i955, 3510i956, 3510i957, 3510i958, 3510i959, 3510i960, 3510i961, 3510i962, 3510i963, 3510i964, 3510i965, 3510i966, 3510i967, 3510i968, 3510i969, 3510i970, 3510i971, 3510i972, 3510i973, 3510i974, 3510i975, 3510i976, 3510i977, 3510i978, 3510i979, 3510i980, 3510i981, 3510i982, 3510i983, 3510i984, 3510i985, 3510i986, 3510i987, 3510i988, 3510i989, 3510i990, 3510i991, 3510i992, 3510i993, 3510i994, 3510i995, 3510i996, 3510i997, 3510i998, 3510i999, 3510i1000, 3510i1001, 3510i1002, 3510i1003, 3510i1004, 3510i1005, 3510i1006, 3510i1007, 3510i1008, 3510i1009, 3510i1010, 3510i1011, 3510i1012, 3510i1013, 3510i1014, 3510i1015, 3510i1016, 3510i1017, 3510i1018, 3510i1019, 3510i1020, 3510i1021, 3510i1022, 3510i1023, 3510i1024, 3510i1025, 3510i1026, 3510i1027, 3510i1028, 3510i1029, 3510i1030, 3510i1031, 3510i1032, 3510i1033, 351

black is back at S&M



As a personal fashion statement, black is more than just a color. It is an attitude projecting a message that comes across loud and clear: "I'm cool, I'm fashionable, I'm in control".

Black is back with a vengeance.

Black is the most versatile color known to man. Applied to fashion, it provides a distinctive sophistication that lends an innovative yet classic flexibility and wearability, whether at work or play.

The human eye can see 7,000,000 colors. Certain colors and color relationships can strain the nerves and wreak havoc with the human vision. Other colors and color combinations soothe and relax the body, even maximize productivity.



As the holiday season approaches urban men are confronted with the need for a versatile wardrobe that can easily and stylishly accommodate itself to the diverse activities at work and after-work.

What better way to fill this

fashion need than to go monochromatic? Indeed, tonal is in!

Dressed in black from head to toe, urban men can effortlessly achieve that lean, polished and disciplined silhouette that is the signature of the contemporary man of style.

Dye-ing to be Dutch

The Dutch invented the first permanent black dyes in the early part of the 17th century; about the same time when Dutch traders were surpassing the Italians in their reach and influence in Northern Europe.

Dutch merchants introduced black to Europe's rich and educated, endowing the color with attractive attributes: "power, sexuality, sophistication, formality, elegance, wealth, mystery, sturdiness and reliability, dignity, aloofness and dormant state of energy about to begin activity."

Pretty soon, wearing black became the hallmark of the coffee-drinking and chocolate-eating intelligentsia of Europe. As fashion changed amongst the rich and powerful, the style and image of the black-clad artist and intellectual persists to this day—a trend that goes back over 400 years ago.

Contrary to popular belief, black is not a negative color. Just the opposite, it possesses the power to absorb and ground negative energies. Because it absorbs all other colors, black speaks with authority and power.

How to Wear Black

Every man needs at least one well-tailored suit for whatever special events he'll be attending. A basic wardrobe consisting of a single-breasted suit with a classic cut won't go out of style. That way, all that is needed is a change in shirt and tie to keep one looking fresh and up-to-date.

Black looks great worn all by itself. It also goes with anything. Its sleek minimalist look (strongly favored by fashion icons) does not exclude experimentation with rich fabrics, layering and embellishments.

One of the hard and fast rules of style is never to mismatch the color of your belt with that of your shoes. Wearing black shoes and a black belt is a fashion fundamental that'll never put you on the worst dressed list.

Classic black shoes will last you at least a year or two while a black belt will most likely last you a lifetime. Finally make sure you wear your black shoes and black belt together—and don't forget to sport black socks!



black is back

I'm cool
I'm in control.



at the Men's Wear Department



Japanese cosmetic legend makes a splash



SHU Uemura, the father of cleansing oil

THERE are makeup lines that need no introduction. Shu Uemura is one of them. I have known about Shu for 18 years now. A friend didn't hesitate one bit to buy a complete set of brushes and an eyelash curler for US\$3,000 back in 1990. Mom made me try her makeup and I was hooked. Textures were so silky whether powders, creams or lipsticks, and they would last the whole day or night without smudging or creasing. The colors were rich and true, and the foundation actually matched my skintone back when everything was either too white, pink or orange! It was too expensive for me though, so I never bought my own Shu cosmetics. Over the years, they were given to me for birthdays, Christmas and even Valentine's.

Now Shu is finally here! Thanks to L'Oreal, which acquired it from the big man himself. Uemura is still active, but now, he can concentrate on the creative side, which is his true passion, without worrying about the business aspect. The grand opening was by invitation only at Rustan's department store, and I realized people's loyalty to the product was intact

MAKEOVER 911

Kinny Salas



despite the competition! Faces I hadn't seen in years were hoarding the cosmetics as if they cost only P10! There must have been a thousand people in there all panic buying! I bumped into my pal who bought 11 eye shadow colors, six lipsticks, three blushes, and her shade of Nohara Foundation. She said her brushes were still alive from 12 years ago and in mint condition! Each eye shadow cost P1,100 and lipsticks were P900 plus each. You can imagine her bill. Her reason: Compute! It's cheaper here than abroad.

My long-standing question of where that money went was answered. Shu Uemura does not have fancy paging and ads because he would rather invest in research and maintain



WATER Perfect
water-in-oil cake
foundation made
from "deep sea"
water

the quality of his products. His ads are the testimonies of famous makeup artists and celebrities.

Edouard Roche, head of Shu Uemura worldwide, introduced us to Shu's breakthrough products.

Cleansing oils. His very first product in 1967 now has three variants. Classic for balanced or combination skin, Enriched for dry skin and Light for oily skin. This is still mind-boggling for me because as I have been cleansing my face with the cleansing oil, I have expected major breakouts but there are none. Oil to cleanse my oily skin works! Makeup, even the most waterproof and oily, is washed off with no trace. I tried the other two and my skin promptly broke out. So the transparent one called light is really for my skin type. This is real oil applied dry and emulsified by water and rinses right off leaving skin soft and supple without the greasiness. Makeup comes off better, too. The cleansing oils come in two sizes 450ml (P3,575) and 150 ml (P1,575). These will last you years because it takes very little oil to wash and only slightly more to remove makeup.

UV underbase. A foundation primer in mousse form costs P1,750, but will last over 100 applications. If skin in great condition,

The reputation of Shu Uemura precedes the brand's Philippine stint

wear alone with just loose powder on top. Has a slight tint to blend with any skintone.

Hard Formula eyebrow pencil. It is shaped like a blade. One may go to Shu Uemura counter and have it sharpened for free. It shows no color on skin but color comes out when placed on eyebrows. Strange! Can be applied in a rush and you don't have to worry about extra color on skin.

Deepsea Water. Comes in pretty colored bottles and has different scents. In Shu's research, it was found that at the bottom-most region of the sea is where water from an iceberg melted 2,000 years ago. What makes this water so great is that it has no salt content and is uncontaminated. It has molecules so small they seep into pores, preparing the skin for easy absorption of other beauty products for maximum results. May be used as a toner or to spritz one's face anytime of day. Tip: Lavender and Chamomile help me sleep at night. 150 ml, P1,100; smaller size P795.

I bought the (Deep Sea) Water Perfect Foundation with SPF 16 refill for P1,800 and the compact for P1,050. It's sheer effect, feels cool and light but gives medium coverage. So flaws are covered but skin looks flawless and feels refreshed. Look for Frances "Xeng" Zulueta for your perfect shade match. She trained in Japan and can give you exact color advice even when she's half asleep.

Nohara Cream foundation. I have been reading about this in InStyle and Allure magazines as a favorite of celebrities and makeup artists. I now know why. It feels solid and dry but when applied with a sponge, brush or fingers, it glides on skin. One needs very little of it and it can double as a concealer on faulty areas. Responds to natural body heat.

Hall of Famer. Best-sellers are the brush set eyelash curler, sheer and matte finish powders (loose and pressed).

The counter alone is a sight to behold. The transparent package makes one see the colors clearly and the lighting is accurate and close to nature light. L'Oreal has opted to retain the style of "Japanese service," meaning the sales people will not hound you to buy, but will give advice when asked. They are also trained to tell you what will not suit you so you don't waste your money. Tip: When asking for advice, tell them your skin type, what you expect from the product, and feel free to ask them to recommend colors or show you tips on application. Make appointment for counseling, eyebrow shaping and skin care advice.

Leap at your chance to be among the girls who caught their eye.

HOW TO JOIN:

1. Buy any variant of Pond's Whitening (Cream 10mL/25mL/50mL, Fluid 12mL/40mL/70mL or Pearl Cream 4g) in selected stores nationwide and get the chance to be spotted by either a male celebrity or a Unilever representative.
2. Promo is open to females only.
3. Promo runs from October 10 to November 23, 2002.

HOW TO WIN:

1. If spotted by a male celebrity inside the store, you will be given a bouquet of flowers by the star himself, entitled to P50,000 in cash (tax-free) and recognized as a Pond's Eye Catcher. In order to qualify, you must:
 - a. present to a Unilever representative at least P50 worth of purchased Pond's Whitening products and surrender the corresponding receipt.
 - b. agree to have your photo and video taken with the celebrity, posted in the Pond's Photo Gallery and used in print ads, TV commercials and portion buys.
2. If spotted by a Unilever representative inside the store, you will be entitled to a P1,000 Pond's gift check and will be recognized as a Pond's Eye Catcher. In order to qualify, you must:
 - a. present to a Unilever representative any variant/size of Pond's Whitening that you purchased and surrender the corresponding receipt.
 - b. agree to have your photo taken, posted in the Pond's Photo Gallery and used in print ads, TV commercials and portion buys.

3. Winners may claim their P1,000 Pond's gift check from the Customer Service Area of the store where they won.

4. The P1,000 Pond's gift check can be used to purchase only Pond's products. It is tax-free and not convertible to cash.

5. There will be sixteen (16) winners of P50,000 cash and over a thousand winners of P1,000 Pond's gift checks.

6. A consumer may win only once for the entire promo duration.

7. Winners will be given a Certificate of Notification containing details on when, where and how to claim prizes. Prizes should be claimed within 60 days from receipt of Certificate of Notification. To claim their prizes, winners should present any valid identification (company ID, driver's license, birth certificate, SSS or passport).

8. The prizes are non-transferable.

- All employees of Unilever Philippines, GMA7, All Productions, RGM, Masscom, Ogilvy, ULP Distributors, participating outlets, promo agencies, prize partners, including all relatives up to the second degree of consanguinity or affinity are disqualified to join this promo.

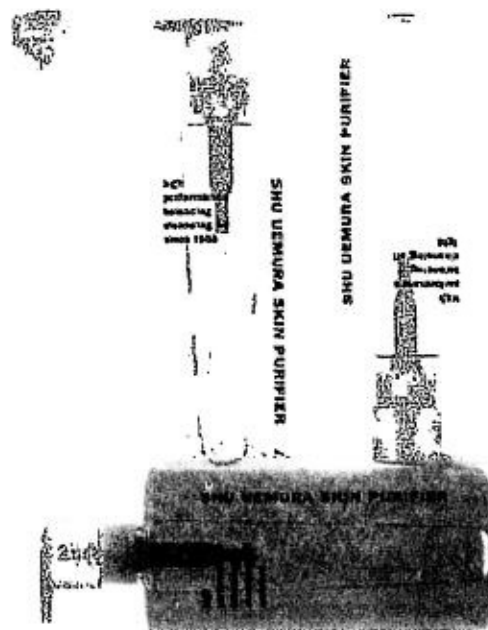
- All pictures and video taken will be the property of Unilever Philippines. Photo sessions/video shoots will be scheduled, arranged and paid for by Unilever Philippines.

POND'S
WHITENING

eyecatcher
promo

Join and you could be noticed by a star.

For DDH-BFAD Permit No. 0963 Series of 2002.



CLEANSING oils staging: yello-classic, orange-enriched and transparent-light



PJLA Christmas Family Bingo Social Committee members

Ballet group in Taipei festival

THE PHILIPPINE Ballet Theatre (PBT), a resident company of the Cultural Center of the Philippines will participate in the Taipei Arts Festival 2002 on Nov. 23 and 24 at the Chungshan Hall Square in Taipei, Taiwan.

GOINGS ON

The PBT is on its 16th year as a resident company of the CCP and holds regular season performances there. It has also toured around the Philippines and internationally in the United States, Mexico, Canada, Spain, Morocco and Japan.

PHOTO CONTEST. The Federation of Philippine Photographers Foundation with the Bureau of Domestic Tourism Promotions (Dept. of Tourism), Intramuros Administration, Fashion Designers Association of the Philippines (FDAP) and Kodak Philippines, Ltd. present "Wedding at the Fort," an on-the-spot photo contest tomorrow, from 8 a.m.-6 p.m., at the Fort Santiago, Intramuros, Manila. Visit FPPF, 7/F Comfoods Bldg., Sen. Gil Puyat Avenue corner Chino Rocas Avenue, Makati City. Call 843-5341 or 813-7420.

WORKSHOP. Metro Working Mom will hold its monthly parenting workshop tomorrow at 9 a.m., at the ABS-CBN Training Center, 13/F ELJ Communications Center, Eugenio Lopez Avenue, Q.C. The workshops are free, just bring the latest copy of Working Mom. Call 637-1959.

ALUMNI HOMECOMING. Former Sen. Victor S. Ziga, president of the UST Law Alumni Foundation Inc., announced that President Gloria Macapagal-Arroyo will attend the 268th anniversary and alumni homecoming tomorrow at the Grand Ballroom, Hotel Inter-Continental, Makati City. Mass will be at 6 p.m., to be followed immediately by the program at 7 p.m. Call 849-2285, 818-6455, 631-2852 or 721-7222.

CONCERT. The Sayaw Foundation will hold a "Yuletide Concert" on Nov. 25 at the Grand Ballroom of Mandarin Oriental, Manila. Proceeds will fund scholarships for promising dancers in public schools. Call 848-6112 or 815-8380.

SEMINAR. Serapion Metilla will conduct a series of gardening workshops at the Mett's Plant Art Shop, King Louis Garden Center, Manila Seedling Bank compound, corner Edsa and Quezon Avenue, Quezon City. The Zen garden with mini waterfall seminar will be held Nov. 29-Dec. 1; bonsai, the art of dwarfing trees, Dec. 6-8; and flower arrangement with flower shop operation, Dec. 18-22. All lectures will be held from 1-6 p.m. Advance registration required. Limited slots only. All materials will be provided, except bonsai. Free snacks. Call 939-4593.

FAMILY BINGO AFFAIR. The Philippines-Japan Ladies Association (PJLA) will hold a Christmas Family Bingo Social on Nov. 30, 11 a.m.-4 p.m., at the Sta. Monica Hall, Colegio de San Agustin, Dasmariñas Village, Makati City. The event aims to raise funds for civic and charitable projects. Call 892-4916 to 19.

BOOK WEEK CELEBRATION. The Philippine Librarians Association Inc. (PLAI), in cooperation with The National Library (TNL), will spearhead the celebration of the 68th National Book Week on Nov. 24-30. The celebration's theme "ICT Pang-aklatan: Kaakibat sa Pandaigdigang Kahusayan." There will be contests such as Book Character Parade, Story Telling, Poster Making and Essay Writing, a National Congress on the Emergent Role of Librarians and Other Information Professionals in National Development, Nov. 27-29; and a general assembly and fellowship dinner, Nov. 29.

MUSICAL. BLUEREP, a theater company at the Ateneo de Manila University, will stage "Into the Woods" by Stephen Sondheim and James Lapine. The musical weaves together famous fairy-tale characters, including Cinderella, Jack and the Beanstalk, and Little Red Riding Hood, but departs from the happily-ever-after ending of most children's stories. The play is directed by Chari Arespacochaga. Musical direction is by Manman Angsico. This musical is part of BlueRep's literacy campaign. The campaign will hold storytelling sessions for Kythe, an organization helping people with cancer. BlueRep accepts donations of children's storybooks and grade school textbooks for its book drive to benefit Gabay and Kaingin. The show will run Nov. 29-30, Dec. 6-7 and 13-14, 7 p.m., at the Rizal Mini-Theater of the Ateneo. Call 0917-8338002 or 0917-9762170.

CARD COMPETITION. KidsActs Philippines, Inc. (KAPI) presents the KAPI Christmas card contest 2002 as a treat to all kids who love to draw and paint. The contest theme is Give Love on Christmas Day. Send entry together with an application form in a short brown envelop addressed to Kapi Christmas Card Contest 2002, KidsActs Philippines, Inc., 15 Sunrise Street, La Paz Village, Makati City. The awarding date is on Dec. 21, 2 p.m. at St. Cecilia's Hall, St. Scholastica's College, 2560 Leon Guinto St., Manila. Call 896-7656, 0919-132282, or e-mail at kidsacts@hotmail.com. Deadline for submission of entries is on Dec. 9.

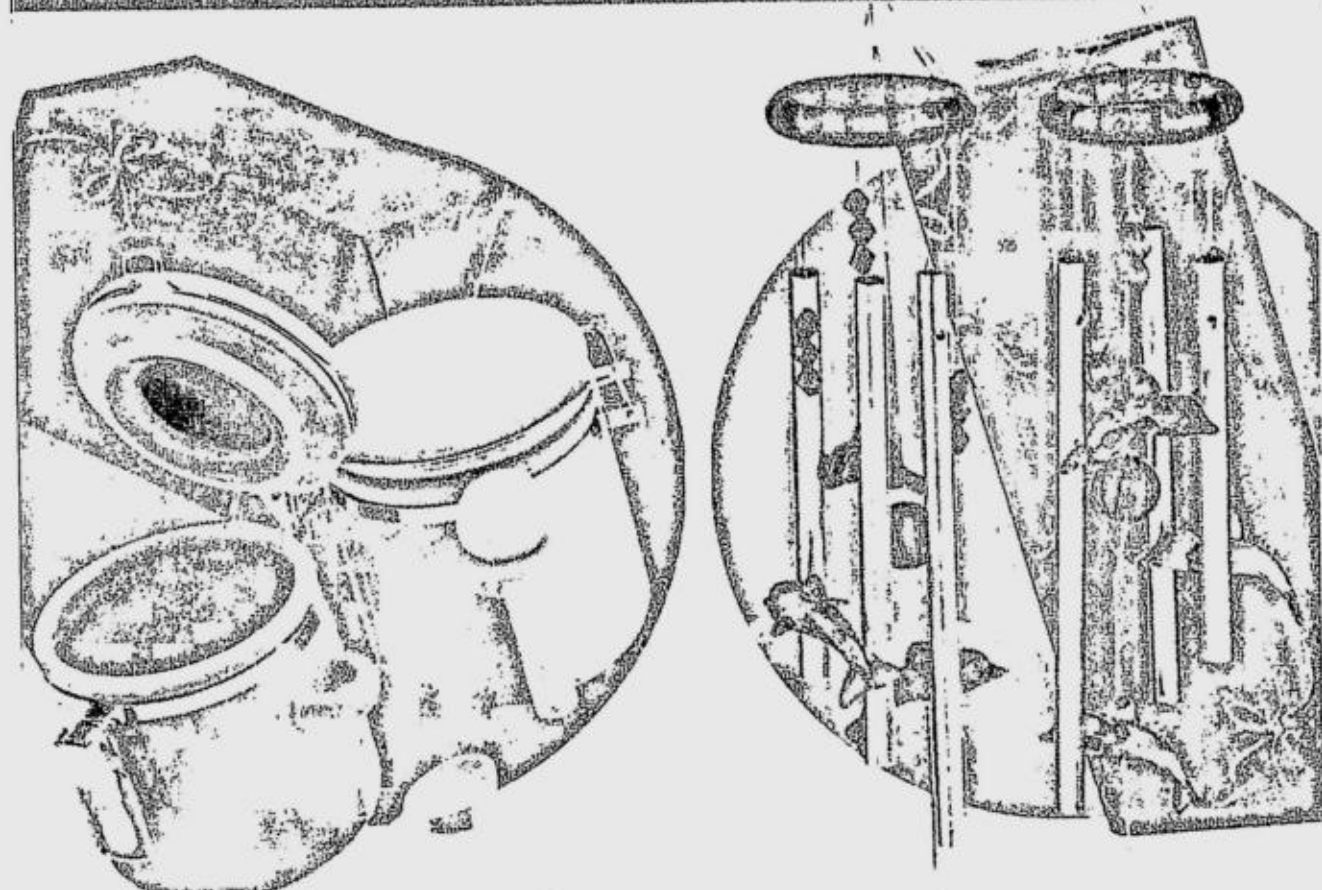
BAZAAR. The World Bazaar Festival 2002 will be held on Dec. 5-9 at the World Trade Center in

Pasay City. The festival opens from 10 a.m.-12 midnight. It sells clothes, toys, houseware and novelty items. Two shopping sections, the Philippine Village and the International Village, will feature quality goods from here and abroad. Fine wines will also be sold. Bantay Bata 163 is the main beneficiary of the festival. Call 531-6350 or 531-6374.



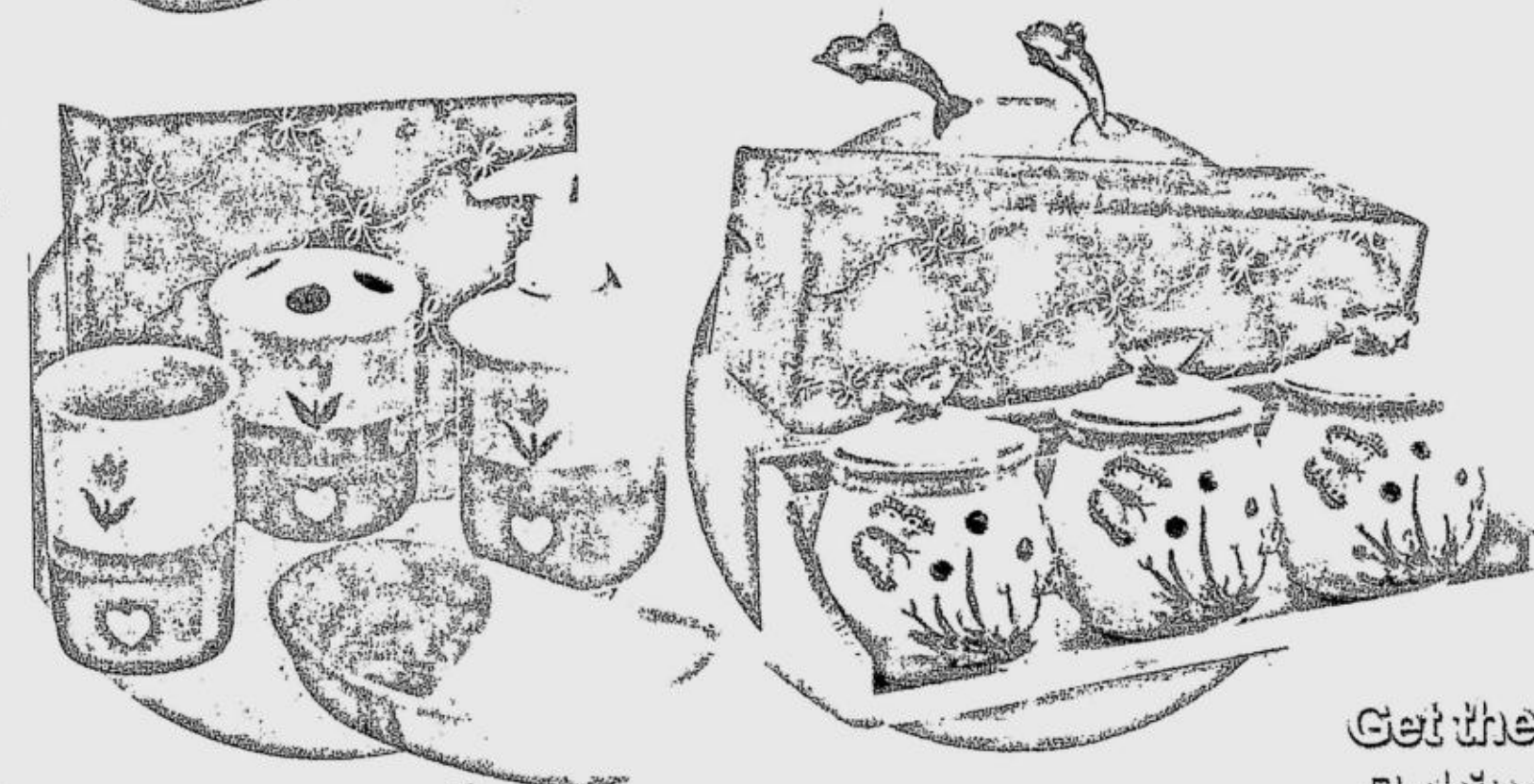
i love my

ALBERTO



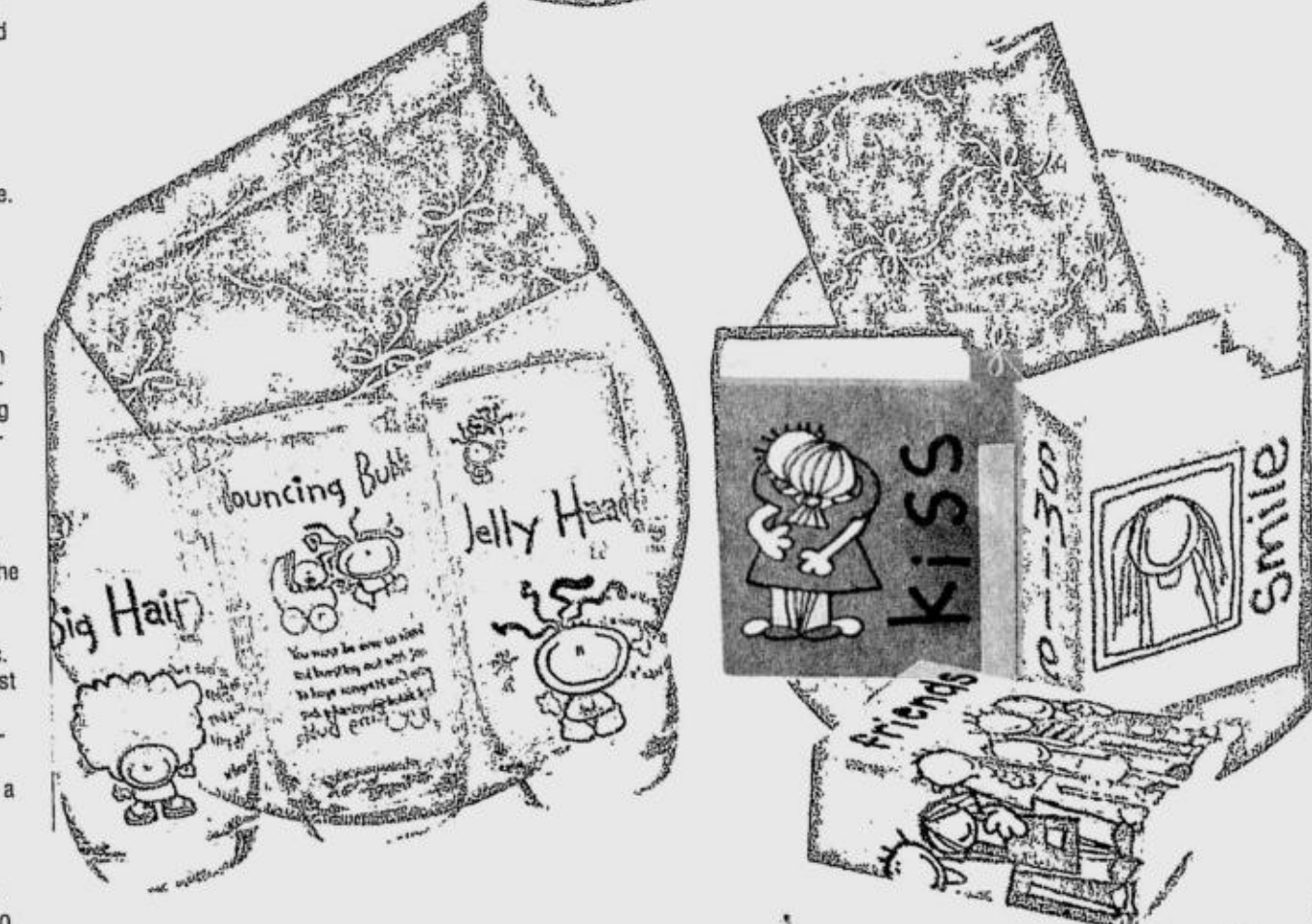
Gifts
to
Go

Pre-wrapped
for your
convenience



Get the new
Robinsons
Gift Certificate.

It's the perfect
gift this season!



Available in P100, P200 and
P500 denominations at all
Customer Service
Counters.

www.rds.com.ph

Some items are available in selected branches only.

Fashion everyday

Robinsons Galleria | Robinsons Place Manila, Novaliches, Imus, Cebu, Bacolod, Iloilo | Robinsons Metro East
Robinsons Starmills Pampanga | Tutuban Center | Starmall Shaw | Metropolis Star Alabang | Waltermart Sta. Rosa, Gen. Trias



VICKY Zubiri in Max Azria and Tina Ocampo in Balenciaga



KATHRINA Delos Santos in Randy Ortiz



MARYLOU Prieto in New Yorker gown



SIGALIT Djemal in Galit Levi



LEICA Carpo in Patrice Ramos



NINA Huang in Mia Urquico



JOSEPHINE Knox in Pepito Albert

Full-colored and brilliant in black and white

By Tessa Prieto-Valdes

IT WAS truly a most colorful event even if the first anniversary of the Philippine Tatler magazine was billed as a black-and-white ball. The personalities, decked out in the prescribed theme colors, looked fabulous in different versions of black and white.

Exquisitely executed by talented designers, the gowns ranged from the classic black dress with a twist, such as the Inno Sotto creation worn by Margarita Fores, to the best expression of haute couture, such as the Capuchin-inspired gown of Lucy Torres by Joe Salazar. The Ramon Valera gown of Imelda Marcos was a masterpiece.

One could have been pretty in pink, or a stand-out in red, or even daring in colorful stripes, but it was a black-and-white ball. One should try to stick to the theme, especially if one had been chosen as one of the "Women of Style and Substance," the special Tatler award of the evening.

I actually should have been kicked out for wearing a long yellow skirt under my French lace petticoat, but I had no choice. My husband refused to let me out of the house just wearing my Moulin Rouge bottom and fishnet stockings as instructed by Salazar, who had designed a similar one for Miss Israel for the 1994 Miss Universe pageant. That gown raised a furor and sparked a congressional inquiry on the alleged destruction of the integrity of the Filipino terno. So, off I went to the ball with a Rajo Laurel skirt since I didn't have a long white one.

Unless you were outfitted by the likes of Jean Paul Gaultier, Christian Lacroix and Vivienne Westwood, a ball is strictly formal, meaning long gown. A good example of this exception is the ensemble worn by Nicolette Bell and designed by Joey Samson. It was so French-looking and stylish that Bell looked like she had stepped out of a Vogue magazine shoot.

In the timeless, classic gown category, Mang Ben Farrales did wonders by stretching the black-and-white theme for Mely Ablaza and Bambi Harper. His gowns testify to his talent in haute couture for timeless beauties.

Style icons wore stand-out gowns by foreign designers. Celine Lopez wore a Calvin Klein, Tina Maristela Ocampo, a Balenciaga and Mary Prieto, a Guy Larouche. Kim Camacho wore a unique and interesting Issey Miyake gown.

The ladies were clearly Tatler editor Anton San Diego's favorites, as confirmed by the

Tatler's anniversary ball gets swamped by women of style, substance and swag



VOGUE-ISH Nicolette Bell in Joey Samson (left); Imelda Marcos in vintage Ramon Valera (right)



SALAZAR belles (clockwise from above) the author, Raya Mananquil, Lucy Torres Gomez, Neriza Mathay, Kit Zobel and Imee Marcos



KIM Camacho in Issey Miyake



MARY Prieto in Guy La Roche



BENG Dee in Alberta Ferretti top and a skirt from Mix



SOTTO VOCE (from topmost) Margarita Fores, Sofia Elizalde and Ces Drilon all in Inno Sotto



FARRALES FOREVER. Letty Syquia, Bambi Harper, Mely Ablaza and Menchu Concepcion all in Ben Farrales



award for "Women of Style and Substance." I would have protested to be on that list. It was a good thing there was an award for women in charity causes. I will start my Wig Foundation of the Needy Clowns charity so I can qualify next year. I heard there were awards for most popular couple and most liked couple, but Tatler scrapped them. Too bad because the couple would have won a honeymoon trip to Bali!

Now if there ever was a Most Outrageous Award, I must humbly say no one would have come close to my feathery creation by Joe S. As I always say, it's all in the attitude. The designer's packaging will only look great if one feels elegant in it.

But the belle of the ball in my opinion was Imee Marcos, who wore a breast-hugging Moulin Rouge number with 50 layers of tulle. With a bit of naughtiness, she carried her Joe Salazar creation so well she outshone her mother and came close to belittling my outfit.

All in all, it was a truly extravagant evening with Manila glitterati out in style.

French fashion store for men now in Manila



ITALIAN brands may have ruled the fashion consciousness when it comes to men's clothing, but fashion truly lives in France. And from France comes Celio, the hottest and most popular men's clothing store.

Celio carries only men's clothing and accessories like snug tees, button-downs in all colors and patterns, dark jeans, light jeans, weathered jeans, black pants, khaki pants, navy pants, brown pants, turtleneck sweaters, crew-neck sweaters and roll-neck sweaters. The store also features formal wear, swim wear and sports wear.

Celio Philippines already has two shops in the metro, located at The Podium and Greenbelt 3.



Beauty hair spa moves to new spot

FRANCK Provost recently opened a more accessible Kerastase Hair Spa at the ground floor of its Jupiter Street salon.

The Kerastase Hair Spa at Franck Provost provides a total hair care service. It uses high-tech and electronically operated chairs, soothing lights, aromatic oils and calming music. It also offers clients Kerastase tea and therapeutic head massage.

At the Kerastase Hair Spa, soothing sounds are combined with aesthetic wood and stones, evoking a strong sense of harmony with nature. The client's hair and scalp are diagnosed before a personalized Kerastase ritual is given.

The Kerastase spa service is

customized. It uses the Kerastase Nutritive line. The masks and hot towels nourish dry hair, leaving it supple and shiny. The client may choose the Express Nourishing Ritual with Aqua Oleo, or the Intense Nourishing Ritual with Masquintense.

The Kerastase Oleo Relax is an anti-frizz hair care line that smoothens and disciplines dry and unmanageable hair.

The Purifying Ritual employs the Kerastase Specifique purifying treatment and detoxication. The process deep-cleanses the scalp and eliminates dandruff.

Franck Provost is located at 122 Jupiter St., Makati. Call 895-3401.



BOEY Cruz and Tisha Cruz during the Kerastase Spa launch



BABY Cruz, Paul Henri Duillet, Imelda Marcos, Dr. Daniel Vazquez and Ising Vazquez

Innerwear for confident men

A NEW collection of men's underwear at Marks & Spencer is set to change preconceptions about innerwear for men.

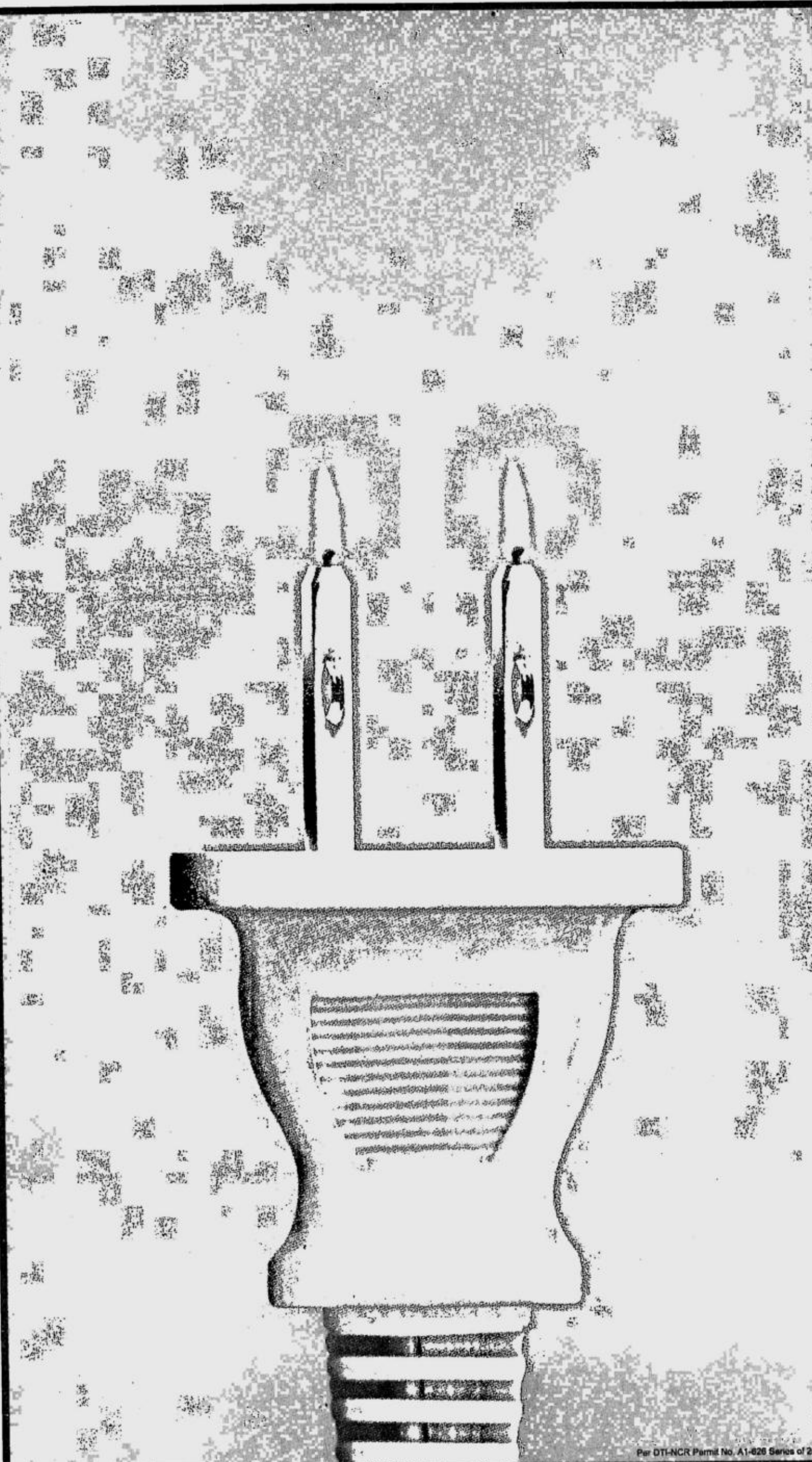
Marks & Spencer's Urban Survival performance underwear will help give confidence and credibility to the wearer.

It has two designs to choose from—Flex and Body—that use the latest fabrics and unique construction and stitching for total reliability and freedom.

Mesh panels in the body

range give great breathability. Added lycra and shaped front panels guarantee enhanced shape. The advance two-way stretch fabric in the Flex range ensures maximum flexibility. Available in black and white, the range includes slips, trunks and vests.

The new Urban Survival performance underwear is available exclusively at Marks & Spencer stores and distributed by Rustan Marketing Specialists, Inc.



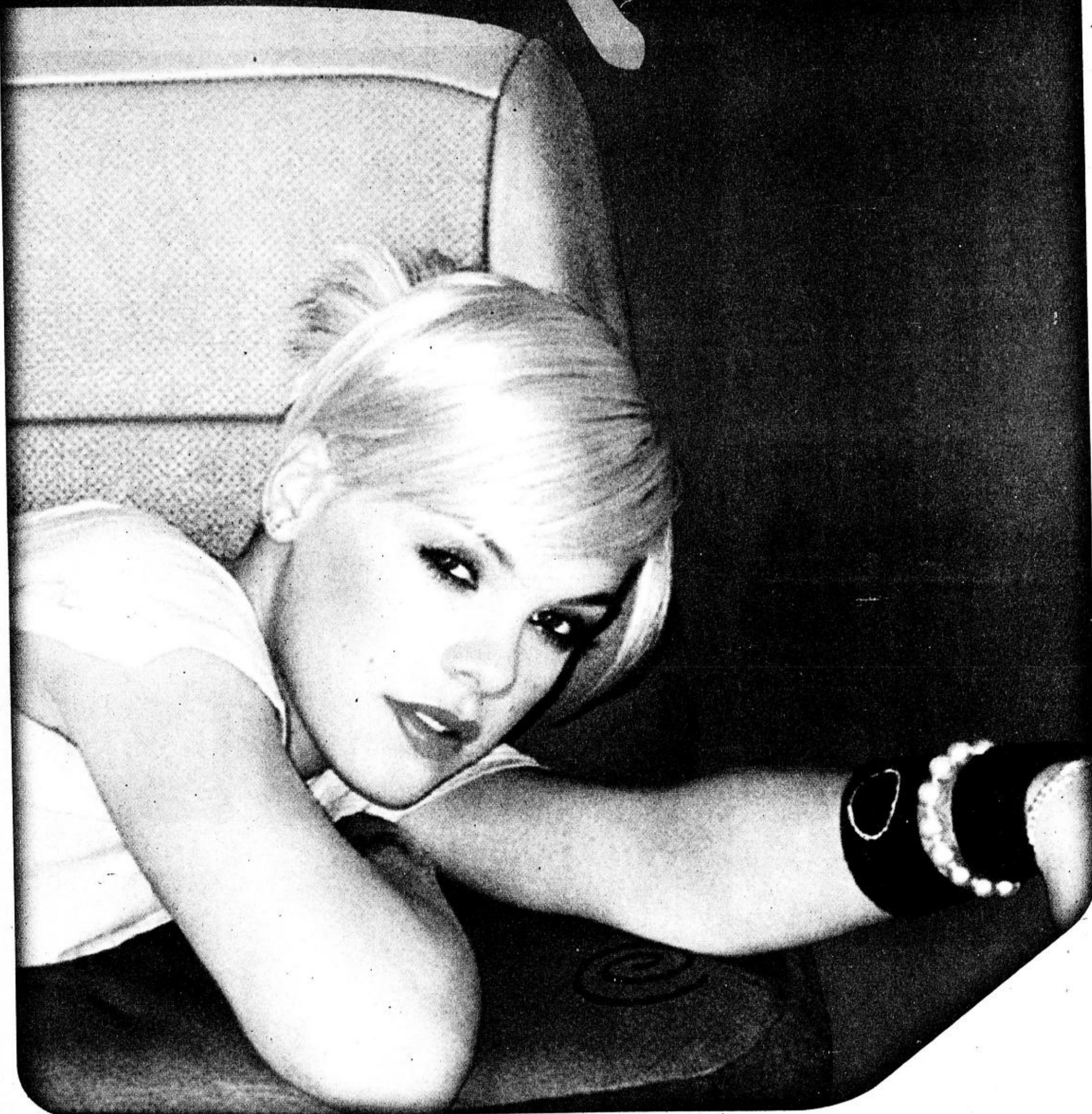
Per DTI-NCR Permit No. A1-826 Series of 2002

POWER PLANT MALL
AT ROCKWELL

2nd ANNIVERSARY SALE, Nov. 15-24, 2002
Price-offs up to 70%!

Simply most wanted

P!NK



MTV Most Wanted Ringtones and Logos

Load up on the hits at your request with the MTV Most Wanted Ringtones and Logos from SMART.

Logos

 KEYCODE: 115281	 KEYCODE: 115282	 KEYCODE: 115042	 KEYCODE: 115041
 KEYCODE: 115045	 KEYCODE: 115005	 KEYCODE: 115043	 KEYCODE: 115283
 KEYCODE: 115044	 KEYCODE: 115046	 KEYCODE: 115006	 KEYCODE: 115040
 KEYCODE: 115071	 KEYCODE: 115068	 KEYCODE: 115061	 KEYCODE: 115000
 KEYCODE: 115280	 KEYCODE: 115001	 KEYCODE: 115255	 KEYCODE: 115038
 KEYCODE: 115063	 KEYCODE: 115236	 KEYCODE: 115076	 KEYCODE: 115057
 KEYCODE: 115237	 KEYCODE: 115242	 KEYCODE: 115035	 KEYCODE: 115060
 KEYCODE: 115059	 KEYCODE: 115245	 KEYCODE: 115058	 KEYCODE: 115056
 KEYCODE: 115206	 KEYCODE: 115212	 KEYCODE: 115213	 KEYCODE: 115053

Ringtones

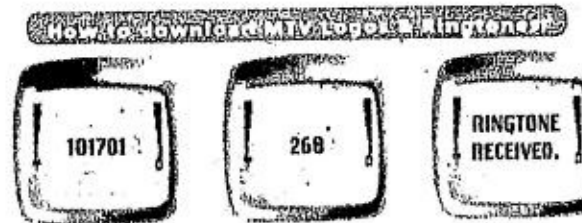
I'm a Slave 4 U Britney Spears KEYCODE: 101701	Don't Let Me Get Me Pink KEYCODE: 102180	Dig In Lenny Kravitz KEYCODE: 101786	Jamiroquai Virtual Insanity KEYCODE: 101335
I Love Rock'n'Roll Britney Spears KEYCODE: 102458	Just Like A Pill Pink KEYCODE: 102504	Believe In Me Lenny Kravitz KEYCODE: 102225	Jennifer Lopez Ain't It Funny KEYCODE: 101405
Here Is Gone Goo Goo Dolls KEYCODE: 102204	There You'll Be Faith Hill KEYCODE: 101395	Love Foolosophy Jamiroquai KEYCODE: 101962	A-HA and A1 Take On Me KEYCODE: 101304
Iris Goo Goo Dolls KEYCODE: 102056	Corazon Espinado Santana KEYCODE: 101065	No more drama Mary J Blige KEYCODE: 102118	A1 Like A Rose KEYCODE: 102450
Cry Mandy Moore KEYCODE: 102010	Fallin' Alicia Keys KEYCODE: 101424	All The Small Things Blink 182 KEYCODE: 101014	A1 One More Try KEYCODE: 101706
Someday We'll Know Mandy Moore KEYCODE: 102474	A Woman's Worth Alicia Keys KEYCODE: 101926	First Date Blink 182 KEYCODE: 101692	Westlife Angel KEYCODE: 101832



P!NK's 'MISSUNDAZTOOD' available on cassettes and cds at record stores nationwide.
Logos, picture messages & ringtones are supported by selected Nokia handsets. \$24.00 for every successful download.
For more MTV ringtones and logo downloads, log on now to www.mtv.com/mobilemania
Questions! Comments! Concerns! Call the SMART Hotline at 888-1111, text us at 888, e-mail us at customer@smart.com.ph, or visit the SMART Wireless Center nearest you.

SMART

Simply Amazing!

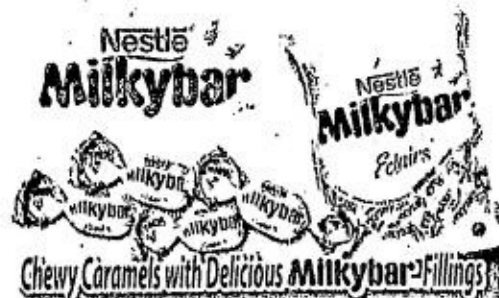


To get a ringtone or logo, type <keycode>. Send to 268. Save upon receiving logo or ringtone.



MOBILE MANIA

Muscle Television™ and MTV are trademarks owned by MTV Networks a division of Viacom Inc. Copyright 2002 MTV Asia. All rights reserved.



FRIDAY,
NOVEMBER 22, 2002

PHILIPPINE DAILY INQUIRER

For feedback, text us at (0919)880-33-54 or email us at lifestyle@inquirer.com.ph

LIFESTYLE



A LOOK teeming with Middle Eastern influences

Revisiting Rudy Fuentes

Text by Alex Y. Vergara
Photos by Chito Vecina

FASHION designer Rudy Fuentes' 40 years in the business were jammed into less than 40 minutes of the finest clothes that spoke of the man, his artistry and the painstaking attention he puts into color, draping and all those details.

Held recently at the the Manila Hotel's Fiesta Pavilion, "Año...Anyo 2003," a benefit show for Councilor Wilma Amoranto Sarino's High Hopes Foundation, showcased the best Quezon City-based couturiers have to offer.

Highlight

Fuentes, the evening's featured designer, capped off the event by showcasing 46 pieces, a virtual retrospective of his work that ranged from his Russian peasant look and haute couture to recreations of his best gowns worn by the likes of Chona Kasten, Pinky Amabuyoc, Moni Locsin, Sandra Marcelo and Melanie Marquez.

The 17-piece Russian peasant fantasy might have come across ala John Galliano-meets-Versace, with its crazy color combinations, but Fuentes claims to have been influenced by Yves Saint Laurent himself, who staged a similar collection almost 25 years ago.

Color and draping

"I really enjoyed doing the collection because it allowed me to mix color with draping," he says. "I spent so much time combing through materials matching prints with colors, textures with details."

Aside from playing with a spectrum of rich but tricky jewel shades, Fuentes was bold enough to match print with print and texture with texture to come up with attention-grabbing pieces only the daring could get away with. Nevertheless, we found the opulent collection interesting, if a bit overwhelming for its sheer volume.

Fuentes should have eschewed Barbara Streisand's music in favor of more breezy melodies in keeping with his pieces. We also love Streisand, but it was simply too much to hear one too many of her songs compete with Fuentes' elaborate collection.

Born with a needle

Cascading cabbage roses and flowing gowns made of jersey and chiffon with minimal beadwork dominated the 24 pieces that made up the haute couture segment. If anything, the collection proved that Fuentes is still one of the best in the business when it comes to draping. He himself isn't coy about it: "I think I was born with needle and thread. I broke my neck trying to perfect the art of draping."

There have been highlights aplenty in Fuentes' 40-year career, but one he continues to savor to this day was his collaboration with Kasten back in the late '60s.

The legendary socialite did away with beads and baubles and instead wore the designer's simple chiffon outfit composed of a layered bodice and palazzo pants to the yearly Kahirup ball. Not only did she cause quite a stir with such a calculated move at understatement, in the end Kasten eclipsed more bejeweled socialites who came to the ritzy affair wearing everything but their living room chandeliers.

REVISITING/F6

How do you cram a colorful fashion career that began 40 years ago into 40 minutes?



Real People. True Stories.

"I used to scuba dive a lot and that made my skin drier and full of freckles. Then Imdeen came along. Now, my skin feels softer with hardly any blemishes!"

Ereka Therese Gutierrez,
30, Full-time housewife and mom

She may no longer be scuba-diving, but Therese -- a dedicated housewife and mother of three -- remains an active, well-rounded woman. Moreover, despite having to keep a happy home while dabbling in interior design and doing make-overs for special events, she's able to maintain a youthful look.

That's because her skincare includes Imdeen.

Imdeen is a skin care tablet that helps your skin bind essential moisture by nourishing its inner layers. "With Imdeen, the effects of being out in the sun and sea were greatly minimized. My skin's moisture balance improved, making it less dry. Even my freckles are hardly visible now!"

And Therese's husband has noticed, constantly complimenting his wife about her refreshing glow. Reveals Therese, "He says I'm even more attractive now and I think it's because I discovered Imdeen." Imdeen. The Skin Care Tablet.



Ultrasound images of the skin structure: denser structure implies better support and ability to hold moisture

Clinically Proven
IMDEEN
The Skin Care Tablet
Produce more Collagen at 753-1132
Imdeen is a registered trademark of Imdeen Inc.
For more stories of real women, visit www.imdeen.com

this **WEEK**
SM SUPERMALLS

BMG
INO RECORDS
PRESENTS

Sexbomb girls
Wish ko sa pasko
Mall Tour

NOV 23 4PM
Activity Area, LGF
SM City FAIRVIEW

Rosanna's beauty secret revealed!

And it's affordable too!

forever Flawless
Face and Body Center Inc.

5th Floor, Bldg. B, SM Mega Mall
687-9117, 687-9118
2nd Floor, Annex Bldg., SM City, North EDSA
926-9418, 926-9419

SMART zed HITLIST

You'll be charmed by these SMART zed logos, ring tones and picture messages.

Top ten logos:



New logos:



New picture messages:

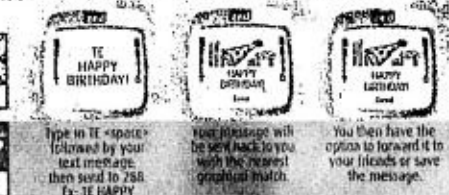


To download your **HOROSCOPE LOGOS**, just send LOGO <zodiac sign> to 288. Example: LOGO CANCER.

Textpressions:



How to download TEXTPRESSIONS:



To download your **ANIME HOROSCOPE LOGOS**, just send LOGO <anime> + zodiac sign to 288. Example: LOGO CUTEARIES.

New ring tones:

Asereje
Ikaw Lang
Jubilee Song
Kay Ganda Ng Ating Musika
Rainy Dayz
Saan Ka Man Naroroon
Shut Your Mouth
Sa'Uyay Ng Duyan
Working Girls

Las Ketchup
Chad Kroeger
Jamie Foxx
Ryan Reynolds
Mary J. Blige
Garbage

Top ten ring tones:

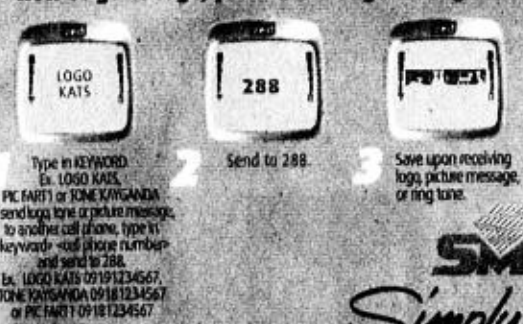
Theme From Spiderman Movie
(Movie Theme)
Misery
Uptown Girl
Lady Marmalade
Dog Walking
Build Me Up, Buttercup
Kaya Pa
Mama
Next in Line
Will Be With

Pink
Billy Joel
Christina Aguilera
Zed
Sound Alike
Papa Fernandez
Juling Magdangal
After Image
Bary Valenciano

TONE ASEREJE
TONE IKAW LANG
TONE JUBILEE
TONE KAYGANDA
TONE RAINYDAY
TONE SAANKAMAN
TONE SHUTMOUT
TONE UGUYONG
TONE WORKING

TONE SPIDERMAN
TONE MISERY
TONE UPTOWN
TONE MARMALADE
TONE DOGBARK
TONE BUTTERCUP
TONE KAYAPALA
TONE TAMAME
TONE NEXTLINE
TONE TWILLIE

How to get a logo, picture message or ring tone:



Want the hottest logos or ring tones automatically delivered to your cell phone every week? Subscribe to SMART and Pick of the Week! For logos, type **PORTLAND** and for ring tones type **PORTLAND**, and send to 288. Logos, picture messages & ring tones are supported by selected mobile handsets. Also available to bulk & text subscribers. P15.00 for every successful download.

To download pictures from your SMART Paper Mail, simply go to the SMART Menu, select SMART and send then select My Pictures. Just click on the service you wish to download. It's as easy as 1-2-3! For keywords of other SMART services, type in KEY and send to 288. (Keywords: Commercial Content) Call the SMART Hotline at 888-1111, but only at 9PM-11PM for message sent in excess of the limit. (Keywords: Email) Use carla@smart.com.ph, or visit the SMART Wireless Center nearest you.



These bombastic ring tones will leave you screaming for more. Download them now and have a blast that lasts.

The only bomb you'll want in your cell phone.

RING TONES

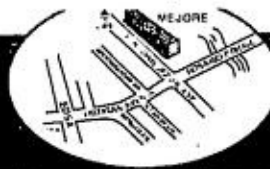
SONG TITLE	KEYWORD
Tulog Na Baby	TONE TULOGNA
Stupid Ka Rin	TONE STUPIDKA
Crush Kita	TONE CRUSHKITA
Bakit Papa	TONE BAKITPAPA
Di Ko Na Mapigil	TONE MAPIGIL

YEAR-END FURNITURE MADNESS



MEJORE
WOODWORKS
INCORPORATED

Visit our showroom at:
IDC Bldg. E. Rodriguez Jr. Ave.,
Libis, Quezon City
or call us at: 636-7030 / 637-5976
Store hours: Tue.-Sun. 9am-6pm



JOSEPH Juico,
Metro's Trish Chua,
Rex's best bud
Clydesley Desales,
Rex's manager Audie
Vergara, Rex, ABS-
CBN's Sandy
Henson, Joey Reyes,
Dish's Philip Cu-
njieng and EJ Litton



'Whatsapor' Rex Navarrete

METRO magazine brought back to Manila the comedy of popular Fil-Am stand-up comedian Rex Navarrete. Famous for "Maritess and the Superfriends," he came back with even more jaw-breaking routines in "Whatsaporyou? The Rex Navarrete Comedy Sessions," at the Power Plant's Dish.

Catch Rex again at Dish on Nov. 30 and Dec. 1 at 7:30 p.m. Call 631-3121 local 114.



CRIZ Ozamiz, Bea Zobel, Ditas Jalbuena, Meldy Cojuangco



RINA Go, Lia Cojuangco-Bautista and Lizette Banzon-Cojuangco



TATO Go and wife Bernice Palanca-Go



MARGE Jalbuena-Huenefeld with daughters Michelle and Karen



ORANGE'S Robert Villaluz, Anthony Kierulf and Monica Villanueva



GAMEPLAN'S Tricia Chiongbian



ANA Ugarte and Vicky Lopez-Tuason



RAJO Laurel and Nona Lobregat



JOHNNY Jalbuena with wife Maite and Cris Ozamis



JJ PO and Studio 23's Bianca Araneta



F GAL Angel Aquino



REX'S idol Gary Lising



JACQUES Dupasquier and Mia Borromeo



LEICA Carpo and El Cirkulo's Malu Gamba



DORRAINE Cuaso, Miguel Gascon, Crischelle Magaspi



STEAKTOWN'S Lia Espiritu, Cherry Ceballos, Justin Espiritu and Jay Server



CLAUDIA Bermudez



Put the "Olé!"
in your dishes!



There's something new happening to tomato sauce. Clara Ole introduces a whole line of flavorful pleasures that will tease your palate. From your traditional tomato sauce to ready-to-use blends of well-loved sauces, Clara Ole will change the way you enjoy pasta and other delightful dishes.

Distributed by: SYR International Inc. 145 Parang Ave., Quezon City. Email us at: syrinfo@info.com.ph

ANGEL
AquinoGRETCHEN
Barretto

Legacy of beauty

IN THE WORLD of beauty, it is the legacy of healthy shiny hair that Pantene has brought and continues to bring to Filipinos. The hair care brand from Procter & Gamble, with its Pro-V formulation, has featured the most beautiful and glamorous Filipino women who embody the Pantene image in its commercials.

The first Filipino celebrity Pantene woman was Angel Aquino, a fashion and commercial model. The campaign proved so successful that it helped put the acting career of Angel into full gear. She has since won raves and honors.

Following Angel's turn as the Pantene woman, Gretchen Barretto and Belinda Pabelo made their debuts in 1999 and, like their predecessor, also saw their careers enhanced by their association with the brand.

Her being a Pantene model reintroduced Barretto as one of local show business' most beautiful actresses. Her stint as one of the brand's most recognizable faces has also streamlined a wave of other endorsements for Gretchen, who has since become a regular sight in print and on television as well. Belinda also went on to bigger things, including a spot as an MTV VJ, on top of a steady stream of acting work on TV, in films and theater.

One of this year's Pantene women, Issa Calzado, has been signed to a GMA soap opera, and will soon be seen in her launching movie. Through these beautiful Filipino women, Pantene was able to show the hair benefits it provides but also redefined a portrait of elegance.



BELINDA Pabelo



ISSA Calzado

CWC's fundraiser to benefit Elsie Gaches

THE FINAL fund-raiser for the year of the Catholic Women's Club is "Clothes for a Cause," a Christmas bazaar at the center court of Glorietta on Nov. 29, 30 and Dec. 1.

On sale are ternos, gowns, cocktail dresses, evening and casual bags, belts, and other accessories. Designer brands include Escada, Gucci, YSL, Ralph Lauren, Rodo, and Armani. Men's clothing such as barongs, suits, tuxedos, pants, shirts, belts and neckties are also available.

The goods come from donations. More than 30 balikbayan boxes of old clothes have been donated.

The event is sponsored by Ayala Land Inc. and CWC member Bea Zobel.

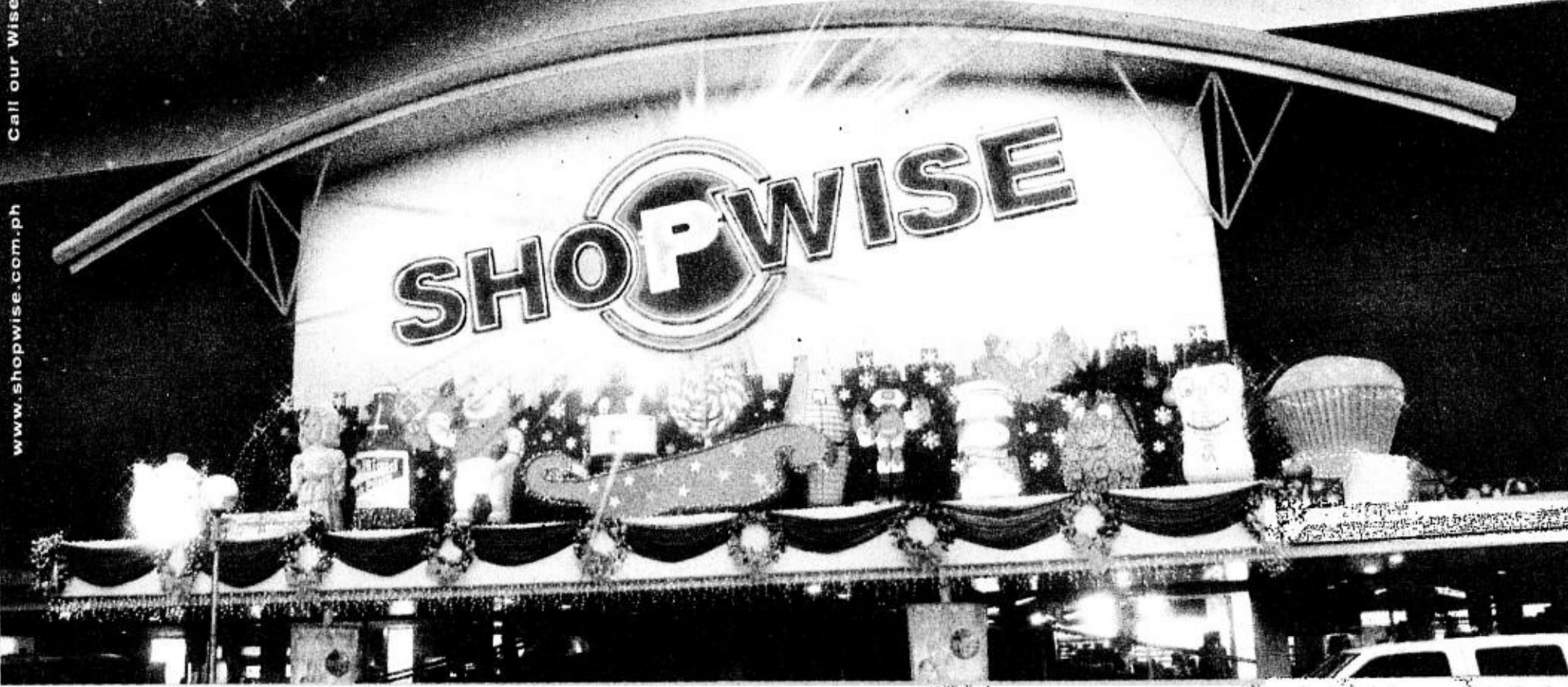
Proceeds will benefit the Elsie Gaches Village. A third pavilion has been built by CWC for the disturbed children of the home. It will be inaugurated on Dec. 9.

Lulu Castañeda is CWC president. The steering committee is headed by Nikki Valerio, Mimi Valerio and Pilina Rocha. Members are Tess Castro, Shirley Uy, Rose Hugo, Carrie Bautista, Marilen Elizalde, Carol Yao, Myrna Borromeo and Nene Leonor.



A RELENTLESS campaign has been on the way to make sure that this year's event will try to surpass last year's earnings. At the Glorietta, as in previous years since 1996, CWC ladies will serve as sales ladies. In photo are (seated L-R) Nikki Valerio, chair; Lulu Castañeda, president; Mimi Valerio, co-chair; (standing) Rose Hugo, Tess Castro, Nene Leonor, Shirley Uy, Carol Yao, Carrie Bautista

Celebrate.
In a wonderland of festive
freshness and value.
As Shopwise brings to you
a Christmas
Fantasy.

The magic of the season becomes real at Shopwise! Incredible bargains on food, toys and gift ideas come alive and cast a spell that gets you into the mood for giving. Enchant friends and family with holiday treats you can find only here. Feast on a spread that only dreams are made of, in a setting gilded in pure fantasy. Best of all, celebrate the real meaning of value with every visit to this wonderland of freshness, your **Christmas Fantasy: Shopwise.**

Longest Holiday Hours:
Alabang: 7:00am to 11:00pm
Makati: Weekday 10:00am to 11:00pm
Weekend 9:00am to 11:00pm
Libis: 10:00am to 11:00pm
No Membership Required.



Your Shopping Fantasy Made Real.

ALABANG Left Wing | Festival Supermall | Filinvest • **MAKATI** Corner of Pasong Tamo and Vito Cruz Extension • **LIBIS** 150 E. Rodriguez Jr. Avenue | Bagumbayan | QC

Call our Wiseline at 9113507

www.shopwise.com.ph

New Asian Flavor

Naiibang timpla

Fresh. Real.
Sharp, not sour.
Light but always
satisfying.

The key ingredients:
Fusion and solutions.
Successes — simple &
replicable. Spreading
the good news.

A new Asian flavor.
Yan ang naiibang
timpla natin.
Maghalo man ang
asim, alat, pait,
anghang, balat at
tinalupan, may tamis
pa ring naiiwan.

From the
creators of

LAKBAY TV

What started it all.
The trailblazing, fully-digitalized,
full-production cable TV channel
dedicated to Philippine travel
and tourism.



ImagesAsia.net

In your face, in one click.
Fresh, authentically Asian video, audio,
and still images available online and
reaching a global audience.



The company for the global
distribution of Asian images and
TV programs.

CCI
ASIA
TELEVISION

Events and audio-visual presentations
with a flavor all their own. Concept,
management, and flawless execution,
all in one dish.

oeno

Business consultancy services
catering to overseas Filipinos
Pangarap

www.isla.ph www.j .ph

The new channel
that captures the
good news that
happen everyday
in these islands.

ISLA

Includes stories and images of
the Pan Asian experience from
the eyes of the Filipino.

JUICE

The lifestyle channel for
the twentysomething with a variety
of appetites, with shows like
Kikay Machine, Side Stitch, Space,
and Gone for the Weekend.

www.pangarap



CCIASIA GROUP

Naughty or nice,
you'll get this gift
for Christmas.

BPI Credit Cards make gift-giving three times more rewarding.



Get a FREE PriceSmart Gift Certificate worth ₱225 for every ₱15,000 purchase.

- PriceSmart, the smartest place to go shopping during the holidays, is giving away a gift certificate worth ₱225 for every ₱15,000 worth of accumulated spending*.
- Enjoy as low as 1% interest per month** when you buy with your BPI Credit Cards' SIP (Special Installment Plan).
- Pay only ₱700 for PriceSmart Membership via any BPI Credit Card straight (payment) or SIP at no interest for 3 months.

* Promo is open only to BPI Express Credit Cardholders. Purchases must be from a single BPI Express Credit Card account. Be sure to bring all your charge slips for purchases made from Nov. 1, 2002 to Jan. 31, 2003.

** For a 6-month term.

Per DTI-NCR permit no. 4454 Series of 2002

Get discounts, discounts and more discounts.

- Get discounts and earn Ayala Discount Plus points when you use your BPI Express Credit Card at over 800 participating stores at Glorietta, Alabang Town Center and Ayala Center Cebu.
- Travel Madness. Vacation in Hong Kong for as low as \$12.82 a month for 24 months (per person). No surcharge for straight payments.
- Dining Madness. Have your reunions and get together at any participating restaurant or bar and pay in easy-to-manage installments with BPI's SIP (Special Installment Plan). Get up to 30% discount for large parties.
- Health Beauty & Fitness Madness. Up to 50% discount at your favorite beauty salons, spas and wellness centers.

Per DTI-NCR permit nos. 1127, 0618, and 3066, Series of 2002



Get three times more Frequent User points.

BPI Credit Cards

BPI's Frequent User Privileges, your generous, easy-to-accumulate points-for-purchases program is back. So make every gift you buy count by getting it with your BPI Credit Card. You could be one of 300 lucky cardholders whose Frequent User points* will get tripled. Raffle is on February 07, 2003.

* The tripling of Frequent User points will be based on January 2003 statement cut-offs.

Per DTI-NCR permit no. 2191 Series of 2002

During the holidays, be sure to use the credit cards that make gift-giving three times more rewarding. BPI Credit Cards. Take Charge.

(Offer at PriceSmart valid from Nov. 1, 2002 to Jan. 31, 2003. Check your Travel, Health Beauty & Fitness, and Dining Madness catalogues for participating outlets and details of their offers, freebies and conditions for discounts. Or log on to www.bpiexpressonline.com)



Singapore Special
02 Nov '02 - 15 Feb '03

Dining Implemen
Chomp your way through irresistible menus with dining vouchers from China Jump and Maison de Fontaine at CHIJMES, Prima Taste @ One Fullerton and selected restaurants/pubs* at Boat Quay.

Night Vision Equipment
Be on the look-out for fascinating creatures, with admission vouchers to the Night Safari.

Precious Stones
Bribe your daughter, pamper your wife and even score points with your mother-in-law with Asplai and Lee Hwa Jewellery vouchers.

Free Singapore Visitor Kit worth ₱6,800. (Perfect for those planning a break.)

Recce
Trek across sprawling grounds with good shoes and admission vouchers to the Singapore Zoo and Jurong BirdPark.

The Singapore Visitor Kit
₱6,800 worth of dining, shopping and sightseeing vouchers for each visitor. Singapore Visitor Kit offer valid for bookings and travel from now to 15 Dec 2002, while stocks last.

Meeting Point
Approach The Merlion from the air (use your Singapore Cable Car vouchers) or from the sea (use your bumboat vouchers from Singapore River Cruises & Leisure and Singapore Explorer).

Don't Miss!

- Chinatown Heritage Centre
- Images of Singapore and The Merlion on Sentosa
- Singapore Discovery Centre
- Tea at Raffles Hotel
- Gloria Jean's Tea & Tour at CHIJMES
- Shopping at Funan The IT Mall (Shopping vouchers for the first 100 early birds only)

* Terms and conditions apply

In Singapore, the weeks between 2 November 2002 and 15 February 2003 are the year's most colourful. It's a huge experience of events, lights, tastes and irresistible shopping. And the best part is, every visitor gets ₱6,800 (SGD240) worth of dining, shopping and sightseeing vouchers for the trip! Ask your travel agent for details.

* The Penny Black, Harry's Bar, Curry House, Lago Seafood Restaurant, Harvest Seafood Restaurant, BQ Bar, Maharajah Boat Quay, Asian Wok Restaurant and Molly Malone's. For more information, please call Singapore Tourism Board, c/o Nancy Harel & Associates, Inc. Tel: 02-636-0258. Fax: 02-636-0259. Email: stbphil@pacific.net.ph



FUENTES as inspired by Yves Saint Laurent's peasant collection



PRINTS with color, textures with details



LAYERING with the use of sheer fabrics

Revisiting Rudy Fuentes

From page F1

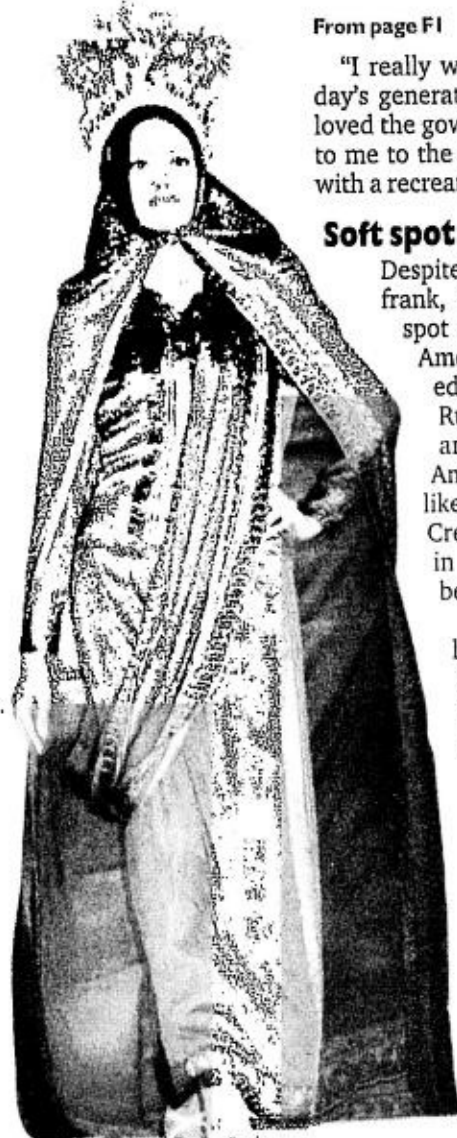
"I really wanted to show the gown to today's generation," says Fuentes, "but Chona loved the gown so much that she never lent it to me to the day she died. I had to make do with a recreation."

Soft spot

Despite his reputation for being brutally frank, Fuentes has always had a soft spot for young, struggling designers. Among the famous names who started their careers under him are Rusty Lopez, Danny dela Cuesta and Nono Palmos. Aside from Amabuyoc, he also mentored the likes of Jane de Joya, Armi Barbara Crespo and Chiqui Brosas to do well in their respective international beauty pageants.

"They once called me a hoodlum because I never bothered to mince words," he says. "I really stand my ground if I know I'm right, but I want to be remembered as well for making a lot of people famous, whether they're socialites, beauty queens or designers."

E-mail the author at avergara@inquirer.com.ph



A MUSLIM bride wearing what looks like the Blessed Virgin Mary's crown



TRICKY combination of fabrics and colors



AN OUTFIT for the brave and daring

'I think I was born with needle and thread. I broke my neck trying to perfect the art of draping'



ERIC Pineda's denim outfit with fringes and a corset



FAUX fur on Eddie Baddeo's gowns

An evening of fashion statements

THE THREE-HOUR event at the Manila Hotel's Fiesta Pavilion was billed as a tribute to Rudy Fuentes, but several younger designers from Quezon City made pretty strong fashion statements that probably had the city's leading lights wondering or feeling proud.

Eric Pineda stuck to young silhouettes in keeping with his hip denim line. He succeeded in softening the otherwise stiff material by using ruffles, tassels and fringes. Although we wondered how mature women in the audience received the collection, Pineda's models reportedly loved the pieces and wanted to take them way home.

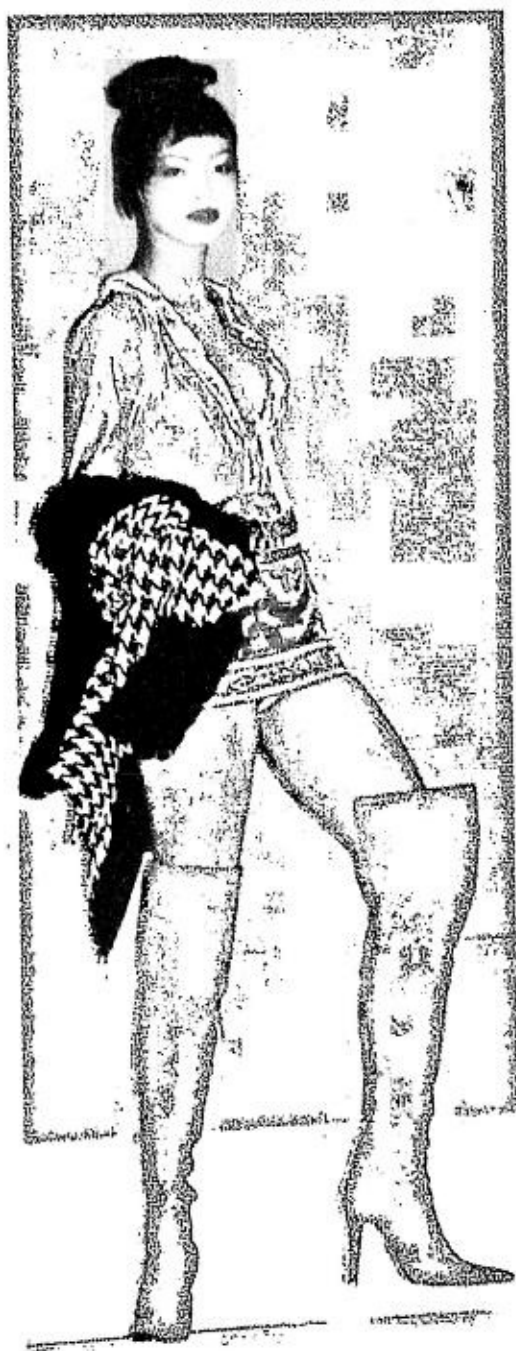
As if the denim collection wasn't enough, Pineda pulled yet another coup by showing off his tailored suits, worn by four of the country's top male models. It was a masterstroke in counter programming that didn't go unnoticed—especially by the women.

Eddie Baddeo, true to his competitive nature, veered from the pack by staging a virtual



AN EVENING/ F7

SERRANO'S tribute to Fuentes and the female form



BADDEO'S thigh-high boots, shiny top and Chanel-inspired jacket



PINEDA softens an otherwise stiff material with fringes, ruffles and sashes

An evening of fashion. . .

From page F6

fall-winter collection, complete with thigh-high boots, faux fur jackets, Chanel-inspired stoles and shimmering tops—very Parisian. In keeping with the segment's theatrical motif, his models were styled like Japanese dolls with stiff hairpieces and exaggerated make-up.

Fanny Serrano went romantic with layers upon layers of silk organza and various iridescent fabrics. He featured draped columns and



SERRANO goes romantic



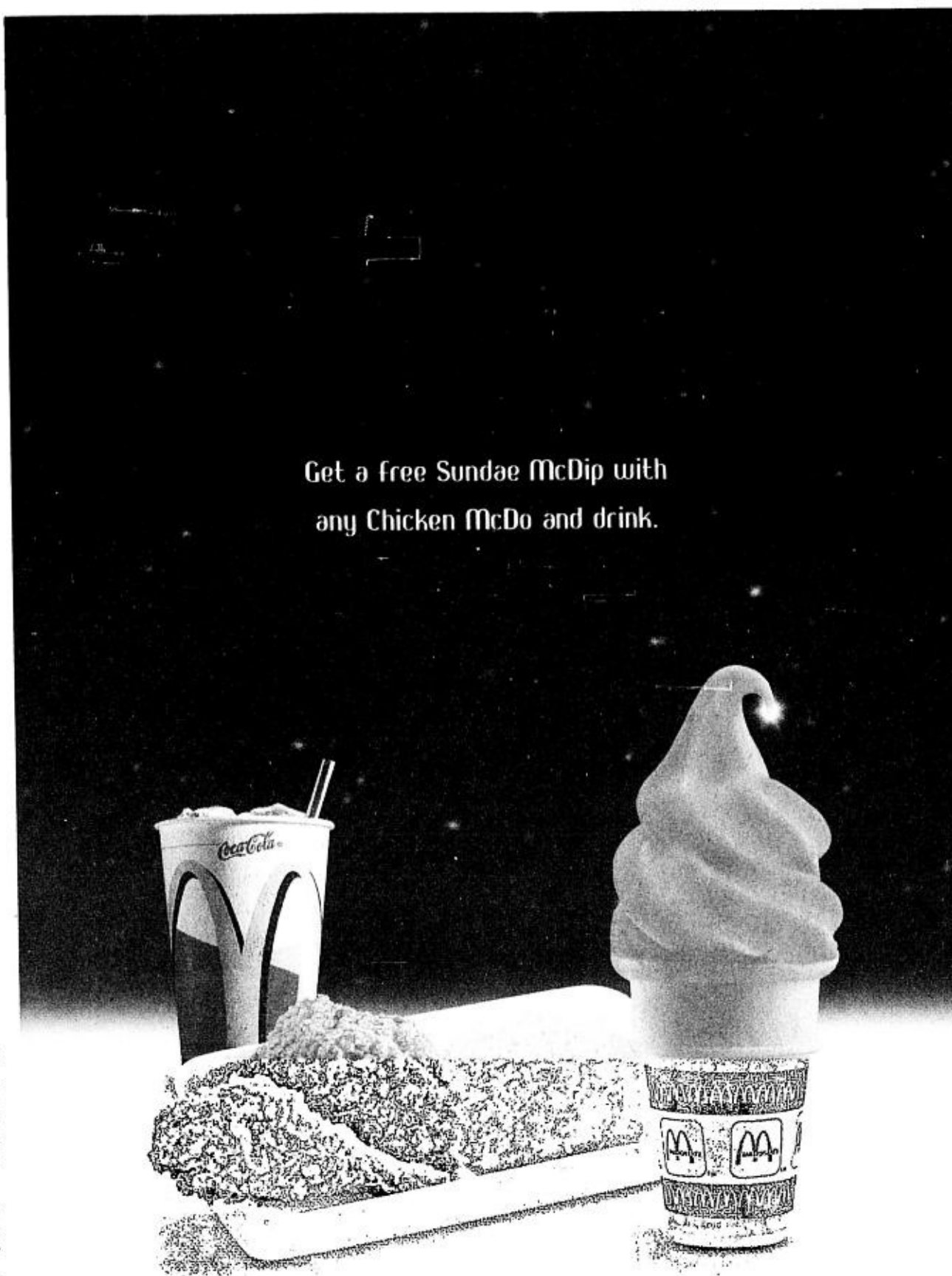
ROLLIE Graza's native bridal gown with a skirt made of banig and other local materials

empire-cut numbers that flattered the female form. The understated beadwork was a refreshing departure from his usual gaudy, Santa Cruzan-inspired pieces. He capped his segment with a spaghetti-strapped lavender wedding gown with beaded bustline and butterfly appliqué on the skirt.

One point, however, stuck out like a sore thumb. Although the affair was supposed to be a tribute to Fuentes, none of the younger designers, with the exception of Serrano, bothered to create pieces reminiscent of the man's work. In the end, it was Fuentes himself who brought back for the audience memories of his glory days in the extremely fickle world of fashion.

Alex Y. Vergara

Young designers paying tribute to Rudy Fuentes couldn't resist putting up a show

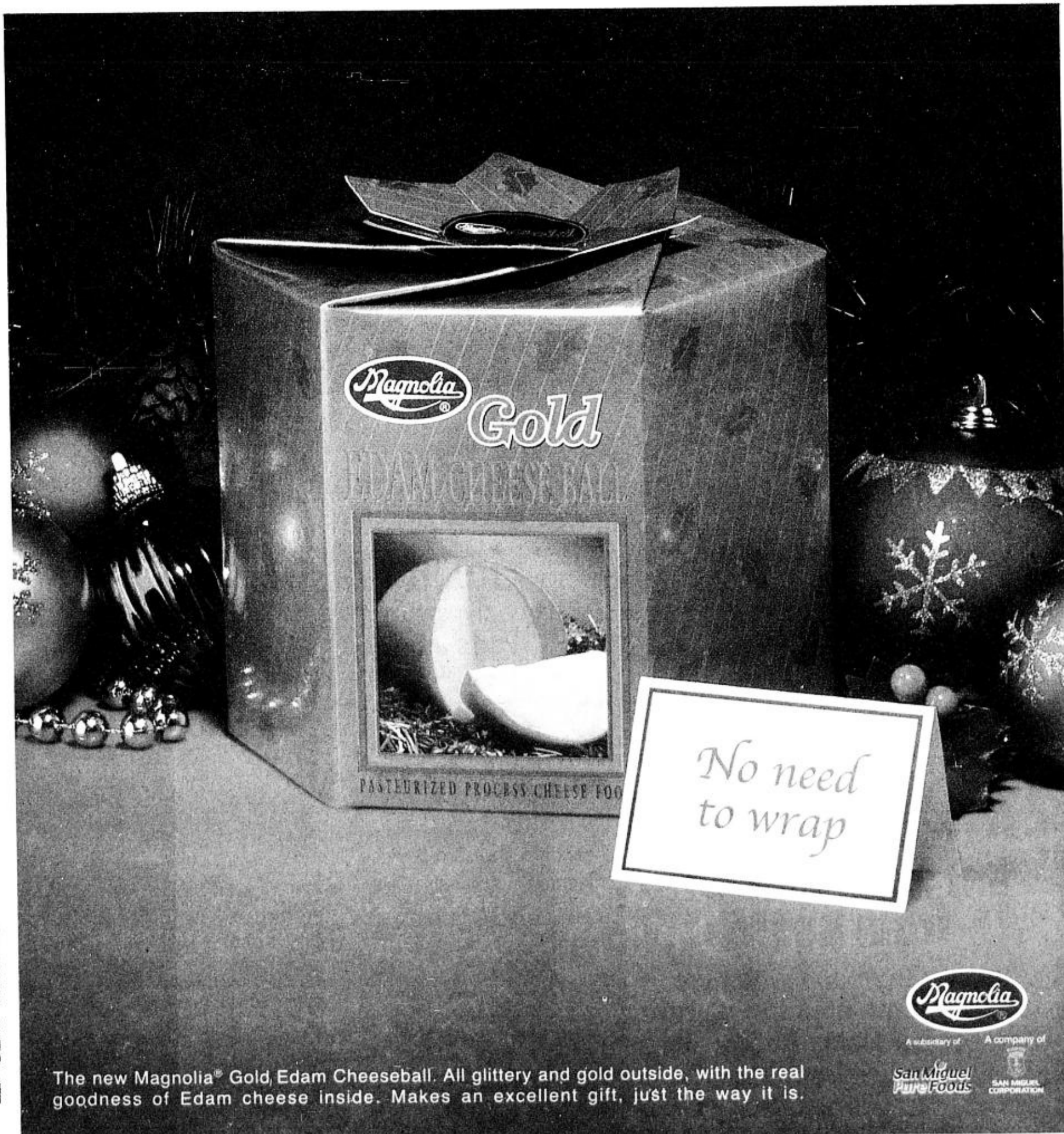


Get a free Sundae McDip with any Chicken McDo and drink.

Kita-kits sa McDo.



Per DTI-NCR Permit No. 4424, Series of 2002.



The new Magnolia® Gold Edam Cheeseball. All glittery and gold outside, with the real goodness of Edam cheese inside. Makes an excellent gift, just the way it is.



A subsidiary of A company of

San Miguel Pure Foods SAN MIGUEL CORPORATION

Important News to All Nokia Owners

Get the best care for your phone
only from

Nokia Authorized Service Centers

Enjoy these exclusive
advantages!

Nokia-Trained Professionals!

They underwent rigorous training
from experts to know your Nokia
phone inside and out.

Precision Tools!

They have the right tools to repair
your Nokia phone the right way.
That's efficient and effective
service.

Quality Assured!

They only use Genuine Nokia Spare
Parts and Original Nokia
Accessories and all repairs are
guaranteed.

Get a special gift from Nokia

Take this coupon when you
bring your phone for repair to
any of our Nokia Authorized
Service Centers.

PDI

Valid only until Dec. 31, 2002

Nokia Authorized Service Centers

METRO MANILA: Brightpoint Philippines 4th Floor Gateway 2000 Bldg. 174 G. Araneta Ave.,
Quezon City Tel. 416-8168 • Nokia Care Center 2F Power Realty Bldg. 1012 Arnaiz St., Makati City
Tel. 843-7101 • Nokia Professional Center Unit 2 & 3, Lansbergh Place, 170 Tomas Morato Ave.,
cor. Scout Castor St. Quezon City Tel. 373-7112 • Semicon Head Office Semicon Centre Bldg.,
Marcos Highway, Pasig City Tel. 681-4965 • Semicon Manila 4th Level SM Manila, Concepcion and
San Marcelino Sts., Manila Tel. 527-4484 • Semicon Megamall 5th Level, Bldg. B, SM Megamall,
Edsa, Mandaluyong City Tel. 635-5521 • Semicon Southmall 2nd Level, SM Southmall Cyberzone,
Zapote, Las Pinas Tel. 806-6922
CEBU: Brightpoint Philippines 2F BF Bldg., N. Escario St., Cebu City Tel. (032) 253-7135 • Semicon
Cebu 2F SM Cebu, Cebu City Tel. (032) 232-6424



Labor cost is fixed at P500!

**Arang suweldo
arawang padala
sa nauuna, mabibilis
at ipagpapasalido!**

For worry-free delivery
call 850-4848

LBC

FRIDAY,
NOVEMBER 22, 2002

PHILIPPINE DAILY INQUIRER

For feedback, text us at (0919)880-33-54 or email us at lifestyle@inquirer.com

LIFESTYLE Home

G1

Now available!

IMMUVIT

Vitamins • Minerals • Ginseng Extracts • CoQ10

THE IMMUNE SYSTEM BOOSTER

Pharmaceutical Laboratories, Inc.



SOFIA bar stool

Text by Anne A. Jambora
Photos by Johnny Villena

CHOOSING the right outdoor furniture can be frustrating. In this tropical country, with heavy rain or scorching sun, it's only a matter of time before the lovely set on the porch caves in to the elements. Also because of the sinking economy, maintaining or replacing outdoor furniture can make a huge dent on the pocket.

Liezl Martinez had that recurring dilemma over her outdoor furniture for the longest time. "Kapag bakal, kinakalawang; kapag ratan, binubukbok; kapag kahoy, nabubulok. I was looking for some hassle-free furniture I don't have to worry about regardless of the weather," she says.

About five years ago, while on vacation in Cebu, she discovered to her relief all-weather furniture pieces made by her very own friend. Although her friend's Cebu company only exports the pieces, Martinez was allowed to order a set. Consequent inquiries from visitors to the Martinez home eventually led to Martinez taking orders for their friends and even for their friends' friends.

"Teka nga. Ang daming orders sa akin. Pagkakitaan ko kaya 'to," she recalls saying to herself one day. To jump-start her business venture, Martinez says she needed someone she could trust and at the same time have fun with. So she teamed up with high school buddy Rachel Mercado. "We weren't doing anything anyway that was really occupying our time," Martinez says.

The relief

Together they set up Watta Relief! Co., the exclusive distributor in the country for all-weather, 100-percent polyveen furniture. Mercado deals with people through sales and marketing, while Martinez buries herself in paperwork and the accounting. Their strengths complement each other, Martinez says, and both are doing something at which they are good.

Watta Relief! is a partner to the Cebu company that manufactures the furniture for export. So far, Martinez says, the company is doing more than expected. In fact, in the exhibit ongoing until Sunday at the Megatrade Hall 2, 5/F SM Megamall, she says Watta Relief! has earned beyond its overhead by the second day. "The Philippines is the perfect place for this kind of furniture. Many houses have gardens or lanais, and for that, they need durable

RELIEF/ G2

**Relief
is at
hand**



LIEZL Martinez with her polyveen outdoor furniture and tiki torches

Using new technology, Watta Relief! offers furniture that withstands tropical punishment



Shakey's

NEW

**PEPPERONI!
GRRUNCH!**

Delicious thin-crust pizza loaded with just-right spicy pepperoni slices, smothered with flavorful cheese and topped with crackling-crispy crunchy US potato stripes

Now
that's
a pizza!!!



Weigh Less Center

Be SEXY, Be MERRY!

ENROLL WITH A FRIEND!
LOSE WEIGHT TOGETHER AND
PAY FOR NOTHING!
WITH OUR NEW
WEIGHT LOSS PROGRAM
FOR TWO

SERVICES:

- WEIGHT LOSS • BOTOX • WEIGHT GAIN
- DERMASTAR • Skin Whitening, Acne Peel, Anti-Aging
- PLASTIC & COSMETIC SURGERY • DENTAL HYGIENE • Braces, Bleaching, Laminate

Free use of
day spa & massage
when you enroll!

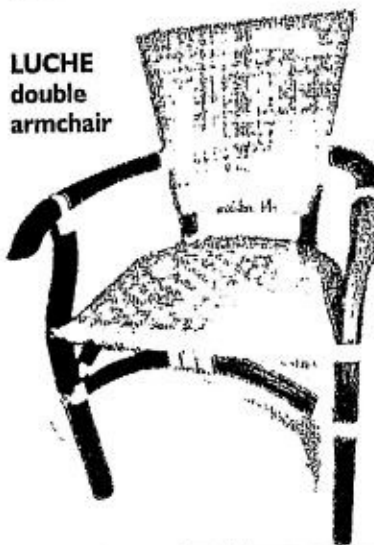
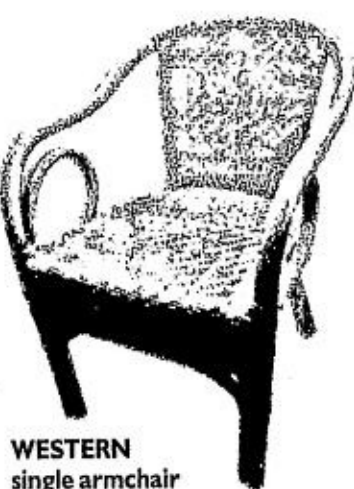
373-0766 / 374-2437 / 371-8886
371-8887 / 373-3365 / 373-3366

WEIGH LESS CENTER 8 SPA, 31-G Roca Ave., Q.C.
WEIGH LESS CENTER BINUNDO, 408 San Fernando St., Binondo Tel. 245-4860 / 245-4863
WEIGH LESS CENTER GREENHILLS, 3rd Flr. Shopper's Plaza
PATIENT FIRST MEDICAL CENTER, 17 Mercury Bldg., Greenhills, Alabang City
CLINICA MANILA, 2F Bldg. A SM Megamall, Alabang City
HEALTHWAY MEDICAL CLINIC, 2nd Flr. Festival Supermall (Paseo Forest Entrance)
3rd Flr. The Plaza Bldg. Greenbelt Shopping Center, Asean City
ALL CLIENTS ARE SCHEDULED BY APPOINTMENTS

MENDEZ MEDICAL GROUP

ROSIE PEEL

UNITED STATES
Nish
CENTRAL

LUCHE
double
armchairWESTERN
single armchair

Relief is at hand

From page G1

hairs and tables to combat the weather," she says.

How durable are these polyveen furniture? For starters, they have UV protection, they don't discolor over time and they can even withstand salt water. Simply put, the all-weather furniture is resilient to the tropical sun without fading, and to rain without rotting. And since these are heavy pieces, Martinez says there's no need to worry about winds sending them flying into the air.

Since you can leave the furniture in the garden or any open-air space, that means less worry on any buyer's part. Cleaning is easy, too. A power hose or pressurized washer will do the trick. In case the furniture gets dirty or oily, an ordinary dishwashing liquid and a brush will work wonders in restoring its original luster. "These items are an alternative to those who don't have the time to maintain their furniture and to those who don't want to worry over it," Martinez says.

Mold and mimic

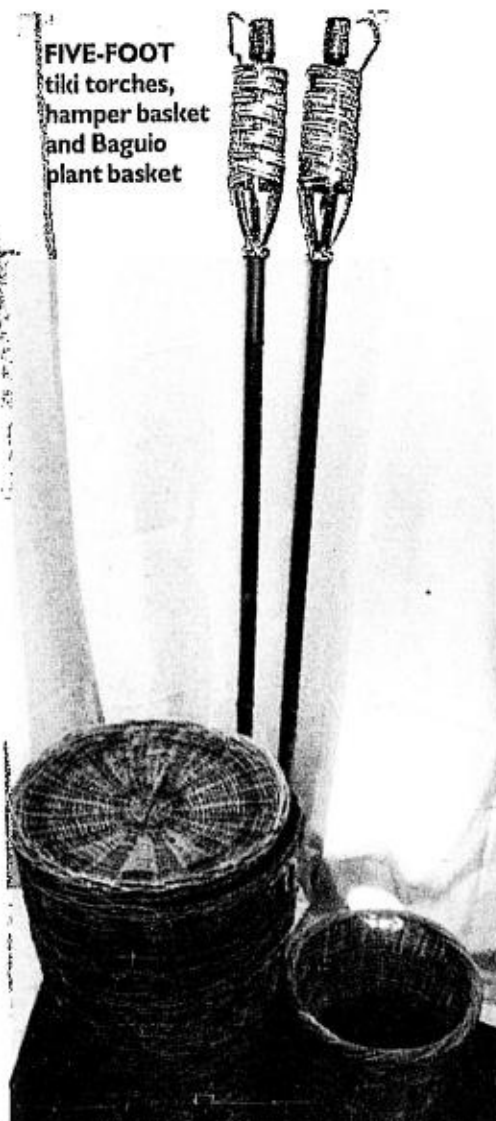
Imported from Japan, polyveen comes in powder form before it is mixed with color and molded, piece by piece, into any design. After baking, each part is screwed together. When the skeleton is ready, the weaving, whose material is also made of polyveen, begins.

Polyveen furniture mimics the look and feel of rattan—or any type of furniture for that matter. Six months ago, the company came out with its "wood" collection. It has also recently exhibited its "bamboo" collection.

Almost two years ago, Watta Relief! started the business by offering only chairs. Today, consumers have a wide choice from trays, baskets, hampers, coffee tables, sofas, lounges to rocking chairs, tea carts, tiki torches, side tables to gazebos, bars, bar stools, umbrellas and more.

"The possibilities are endless," Martinez says. "Our line is growing and the reception is very encouraging. People are very excited about it." The company has supplied resorts in Boracay, Bohol, Batangas, Punta Fuego, resort-hotels like Mactan Shangri-La and restaurants such as Figaro, Tequila Joe's, Ratsky, and many residential homes, from Metro Manila to as far as Mindoro.

Every order is custom-made to the buyers' specifications. Buyers can choose a design of their liking, pick a color or a multiple combination of colors, if they wish, at no extra charge. As the items will be manufactured in Cebu, furniture prices already include home

FIVE-FOOT
tiki torches,
hamper basket
and Baguio
plant basket

SQUARE frame

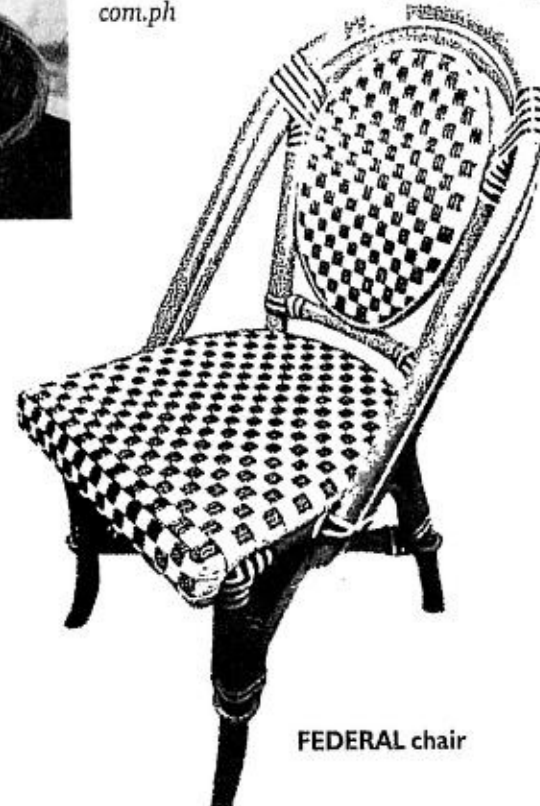


THE ALL-NEW wood collection

delivery. For hotels, resorts or restaurants that want to have exclusive designs, a minimum order of 50 pieces is required.

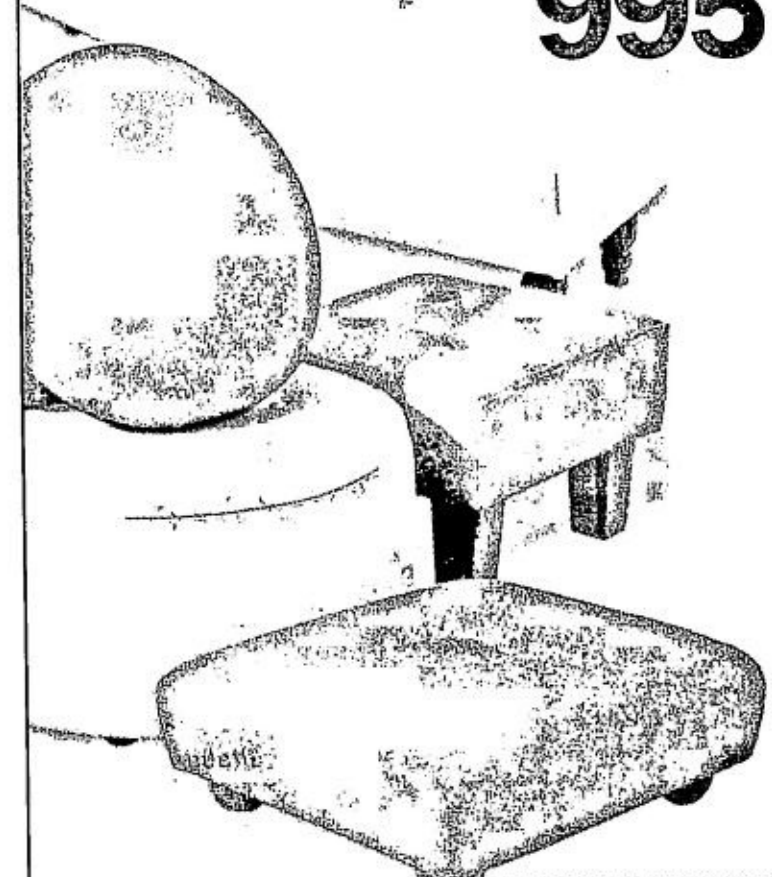
Watta Relief! Co. has a showroom cum residence at 36 Narra Ave., Forbes Park, Makati City, with tel. 729-4856, fax 427-0694 and e-mail sit_pretty@hotmail.com. Viewing the showroom is strictly by appointment only.

E-mail the author at ajambora@inquirer.com.ph



FEDERAL chair

footstools
as low as
995



Great Designs. Great Prices.

SM MEGAMALL A SM CITY FAIRVIEW SM SOUTHMALL
SM CITY BACOR SM CITY PAMPANGA

Home

Wise Men Know What Gift to Offer.



In the spirit of the season, China Bank is offering gifts to make it easier for you to have a place to stay for good.

Check out these options:

- Low interest rate of 8.5% for the first year
- Protection from interest fluctuation with RATEGUARD at 9% for the first year and maximum of 14% for years two to five.

All these, plus service that is fit for kings. So accept these offerings and call 885-5555, 8401986-88 or the branch nearest you. You may also e-mail us at: auto&housingloans@chinabank.ph

Rates may change without prior notice.

A FULL-SERVICE, UNIVERSAL BANK SERVING YOU THRU 138 BRANCHES & 159 ATMs NATIONWIDE

CHINABANK
HOMEPLUS
REAL ESTATE LOAN
Your Peace of Mind is our Top of Mind

We also offer:

CHINABANK
AUTOPLUS
VEHICLE LOAN

www.chinabank.ph

CHINABANK
Since 1920

A proud member of
BancNet
Your Shop Building Network

PHILIPPINE DEPOSIT INSURANCE CORPORATION
Insured P 100,000 per depositor

Your success is our business

Reader offers help to cancer sufferers

DEAR Tita Dulce,

I would like to share this good news to all women who are suffering from breast cancer. I have witnessed two afflicted women treated with herbs by my mother-in-law. They are now living normally. My mother is a humble 65-year-old who does not brag about her accomplishments. She does not even ask payment from her patients. She just wants to help other people.

These two women's breasts were already oozing with fluid. Doctors would know what stage or grade they were in.

Although my mom-in-law is getting old, she can still climb

mountains where she gets the herbs she uses for her treatments. I'd like to let women know that there is still hope.

BABY

Thank you for your thoughtfulness. Your mother-in-law also deserves heartfelt gratitude from those she has helped, and blessing from the Lord for not exploiting her gift. However, those who seek her help should give her a love gift.

In your postscript you requested that I give your address only to those who need help. But I am tempted to override that. So I'll just mention here that your mother-in-law resides in Marikina. I

LIVE AND LET LIVE



Tita Dulce

urge those who may need her help to contact me, and I will give them the full address.

Too conservative

You are showing your age. Your advice to Blessie (PDI Lifestyle, 09/29/02) was a reply that should have been written 50 years ago.

I am a father of teenage daughters and the farthest thing from my mind would be to have a heart attack because my daughters had boyfriends (which they have and which is perfectly natural for healthy, well brought up teenagers). Their boyfriends are always welcome in our house. Had I written your reply, I would have recommended the "heart attack father" to see a psychiatrist so that he can start living in 2002. All you have accomplished was to make two healthy young modern teenagers very unhappy.

I hope you will have the courage to print my reply in your column. This might bring some happiness to the broken-hearted

teenagers. The cousin (who exposed Blessie and her boyfriend) is a busybody and probably frustrated. She should have minded her own business.

FATHER OF TEENAGE DAUGHTERS

I am sorry you found my advice to Blessie too conservative because you felt I did not take her side in disobeying her father's prohibition against her having a boyfriend. But perhaps you formed that opinion because the first part of my reply did not quite match your view and you probably stopped reading the rest.

In the second half of my reply,

though, I commented that it was quite unrealistic and unreasonable of Blessie's father to expect that a daughter's heart would always beat according to her father's wishes. However, I did not lead with that comment because the more important aspect of Blessie's situation was not that his father was conservative but, rather, that he had a heart attack because of her disobedience. I did not want Blessie to be emboldened into contesting his father's views just as he was recovering from the attack. If she did, she might have given him a second attack. And if he did not recover from that, it would be a guilt-ridden and traumatized Blessie who would need the psychiatric help you suggested.

When a residential estate and a golf course mix

WHAT happens when a former golf course and a residential estate merge? Answer: A residential subdivision within easy distance and a good view of the golf course. These two ingredients are undoubtedly proving to be primary attractions for buyers in search of quality residential lots. But, of course, there's much more to it than that, according to Ayala Land Inc. (ALI) executives.

The subdivision under study is the Ayala Hillside Estates in Quezon City, and the golf course is the former Capitol Hills Golf Course which, while part of the entire terrain, is being maintained as a separate and independent golf course for Capitol Hill members.

Our interest in this good news (any upward-looking business venture is good news to us) lies, of course, in the environmental practices of the developers, and that is where we focused our questions during a presscon recently. A series of pocket communities, we are told, will comprise the estate and these communities will be connected by roads that wind through the rolling terrain. Some of the neighborhoods, claims ALI, will be nestled along the fairway between holes (Capitol Hills is an 18-hole golf course), allowing homeowners "the luxury of being surrounded by green slopes and many... trees" and views of greenery.

Within the community, each

SEEING GREEN



Doris Gaskell Nuyda

street and major convergence point will be enhanced by landscaping that adopts an Asian contemporary look. Joel Luna, ALI assistant vice president, points out that this look will be achieved through "clipped hedges, topiaries, flowering plants like bougainvillea... water fountains, terracotta and wrought iron features." The intention is not only to go environmental, but also to veer away from the now-too-overused Mediterranean look. Architecture will be characterized "by simple pyramidal roofs, wide overhangs and clean lines as well as open plans that allow for natural ventilation." To encourage homeowners to build along these lines, the main structures provided by ALI will adhere to the Asian Contemporary theme, but it will still be the prerogative of homeowners to choose the style they want.

Lush streetscapes

As plans go, streetscapes will have lush, informal arrangements, and the golf and residential areas

will be enhanced by mango and rainforests. Trees, says Luna, are a primary consideration for no effort is being spared to preserve them, especially where "heritage trees compromise the safety of the road network or the viability of the lots." In those instances, planners simply ball the trees with specific equipment, to relocate them. Since ALI, says Luna, puts a premium on these natural assets, it intends to conserve them "even at significant cost."

Part of the general plan is to use plants indigenous to the region, or at least to the country, and instead of annuals, colorful perennials and foliage will dominate the lush and informal landscape with lots of natural materials like stones. "We are not only not cutting trees," stress the planners, "we are actually adding to them."

Asked about water and sewerage facilities, ALI replies that there will be a sewerage treatment plant to be located in one of the six Phases of the estate. Water will be supplied by the MWSS and a reservoir to serve the estate's 2,240 households. The matter of garbage disposal, a crucial one in most neighborhoods in Metro Manila today, is one problem ALI is leaving for the time being to the local government. But it is not stopping there, says Luna. Property managers will help in garbage collection and segregation. Whether this garbage disposal system will be in the form of a compost heap or sanitary landfill for the area, or anything else, it will be a matter to be

decided as soon as the first homeowners move in.

Safety

As for the problem of safety in a development that mixes residences with a golf course, what developers are keeping in mind is how residences can "maximize views while keeping them independent from the golf course." The golf course, incidentally, is said to have been planned carefully with close consultation with golf course planners, to ensure that no stray ball ever endangers residents. "In this way," Luna adds, "ALI can offer privacy, security and separate access routes to both residents and golfers, while respecting the independence of each."

So far, the picture of this hillside estate is pretty. However, it will take a few years before it comes into actual focus, and then, hopefully, we will find it even prettier, environmentally.

Contact author at dorisnuyda@yahoo.com

EXCELSIOR SPA

his & hers

Soothing massage at your convenience... for as low as P1,200

2/F 483 Del Monte Ave. San Francisco Del Monte, Q.C. Tel: 4127285 or 90

3/F Alhambra Plaza 17 Tomas Morato cor. Rocas Ave., Q.C. Tel: 4112938 / 4106639

2/F City Centre Bldg. 520 Shaw Blvd. Mandaluyong City Tel: 7180533 / 7183154

2/F Mezzanine, Fox Square 53 Connelicut St. Northwood Greenhills, S.J. Tel: 7448340

JDA Bldg. A.B. Fernandez Ave. Dagupan City Tel: 075-5153978

Unit 19 & 20, Body Place 3rd Level, Robinsons Galleria Ormos Center, Q.C. Tel: 6311796 / 6319416

*Promo price valid until December 31, 2002

Special Treatments

Aroma Therapy Massage Lymphatic Drainage Massage

Herbal Salt Body Scrub Thalasso Therapy Fango Therapy

Other Package Treatments available

Interested Franchisees welcome. Call 718-3154 / 0917-5284278

Oris Big Crown BC3. The new style among the pilot's watches.

Clear at one glance: The new Oris BC3 with day-window presents the new style of modern aviation - clear functions in a dynamic and elegant design.

This self-winding watch is part of the Big Crown collection - dynamic mechanical Swiss timepieces.

www.oris-watch.com

ORIS
Swiss Made Watches Since 1904

OFFICIAL SERVICE CENTER WATCHWORKS

- Level 2, ALI MALL, Arambula Center, Quezon City
- Level 2, AYALA CENTER CEBU, Cebu Business Park, Cebu City

SM Appliance Center PHILIPS

Some things are Priceless

P519.75 only

Philips HD 1172 Ultralightweight Dry Iron

P634.75 only

Philips HP 4812 Compact Hairdrier

P1,699.75 only

Philips HR 1731 Cucina Blender

P1,749.75 only

Philips HD 4503WC Rice Cooker

HURRY!

Promo Period: November 22-30, 2002.

Per DTI-NCR Permit No. 4758 Series of 2002.

SM CITY NORTH EDSA • NORTH EDSA ANNEX • NORTH EDSA BASEMENT • SM MAKATI • HARRIZON PLAZA • SM CUBAO • SM MEGAMALL • SM CENTERPOINT • SM SOUTH MALL • SM CITY BACOR • SM CITY FAIRVIEW • SM CITY CEBU • SM CITY ILOILO • SM CITY MANILA • SM DELGADO • SM CITY PAMPANGA • PODIUM • ROCKWELL • SUCAT • SM CITY DAWAO



OUR Home Pampanga offers great designs at affordable prices

House effects shop opens in Pampanga

SHOPPERS who visited the new Our Home store at SM City Pampanga not only enjoyed its upbeat and upscale merchandise, but brought home exciting opening-day prizes.

Over the years, Our Home has become known for its great designs at great prices. Some of the winners, in fact, went to the lifestyle store's opening day to check out its contemporary furniture and home furnishings.

"I used to regularly visit Our Home at SM City Fairview before we settled in Florida Blanca, Pampanga," says Cleofe Punta, winner of a space-saving sofa bed. When she learned that Our Home was opening a store at SM City Pampanga, "I made it a point to have a look at its home furniture and accessories. You can imagine my surprise when I won a sofa bed."

"Now, I don't have to go so far to visit Our Home," says Princess Castillo, who dropped by the SM Megamall store whenever she was in Manila. The store is one of her favorites. "I find it young and hip, and the items, unique, beautiful, and fashionable." During the opening, she won a sleekly designed SKA chair.

Anvin Jocsan learned of Our Home's opening during a visit to SM City Pampanga. He made it a point to be there on opening day to look for items for his home, and ended up winning a set consisting of center and side tables.

Antonio Dimaandal and Maan Ocampo discovered a lot of things when they visited Our Home during its opening day. Dimaandal was amazed at the selection of trendy but affordable items, while Maan found "the store's interior attractive and soothing to the eyes." Antonio won a Praga sofa set, while Ocampo won a two-seater Cerruti sofa.

Camille Lopera, Val Quiroz, Johana Manalang, and Joffrey Panlaquil agree that the items in Our Home are elegant but affordable. Imagine their joy when they won exciting prizes: Lopera a Home Entertainment Center, Quiroz an Ellison Bedframe, Manalang an Ark Bookshelf, and Panlaquil home accessories.

Other winners of the SM City Pampanga opening-day raffle were Adwi Abriel (Cutler dining set); Cristy Sanchez (Kinno Jr. Divider); and Wilma Turia (Gosta TV Entertainment Center).

The new Our Home store is located at the Annex 1 Bldg of SM City Pampanga. Other stores are at SM Megamall, SM City Fairview and SM Southmall.

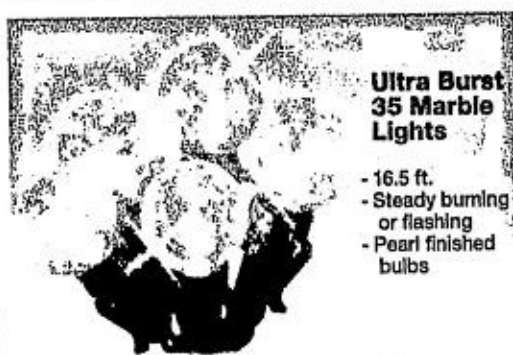
Bacteria-killing aircon now available

WITH the air pollution in Metro Manila and other cities in the country, wouldn't it be nice to have an air conditioner in your home or office that kills—not just filters out—bacteria and molds? Incredible but real, thanks to some of the technological breakthroughs of Japan's Sharp Corporation.

The "plasmacluster and ion control" air conditioner, developed by the Osaka City-based company, works by first releasing positive and negative ions into the air. These positive and negative ions are then immediately surrounded by water molecules, forming what the Sharp scientists call "cluster ions". Ions are atoms that have become electrically charged.

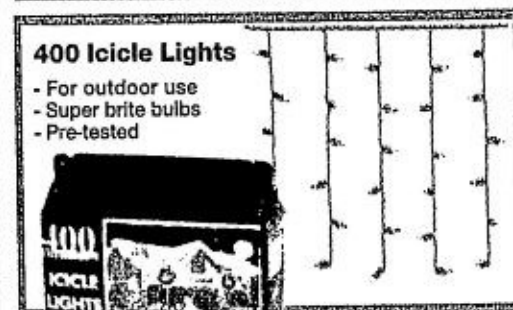
In just one hour of operation, up to 90 percent of the bacteria and molds are destroyed, and odor molecules are eliminated.

light up your holidays



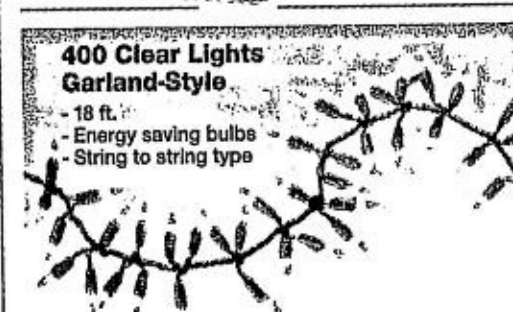
Ultra Burst 35 Marble Lights

- 16.5 ft.
- Steady burning or flashing
- Pearl finished bulbs



400 Icicle Lights

- For outdoor use
- Super bright bulbs
- Pre-tested



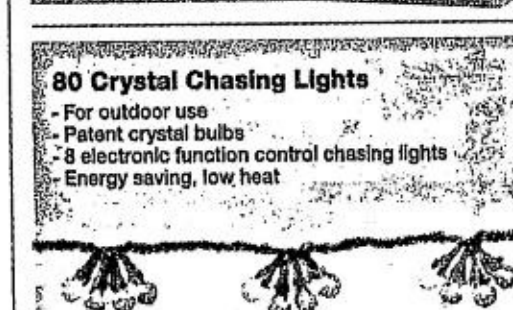
400 Clear Lights Garland-Style

- 18 ft.
- Energy saving bulbs
- String to string type



150 Light Set Ribbon Style

- 220 cm x 20 cm
- String to string type
- Safety standards compliant



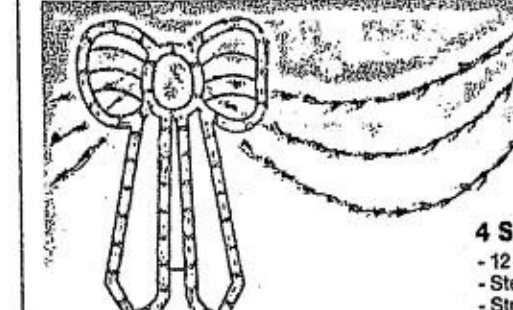
80 Crystal Chasing Lights

- For outdoor use
- Patent crystal bulbs
- 8 electronic function control chasing lights
- Energy saving, low heat



Metalite Ropelite

- 6 m length
- .39" diameter
- Series connectable



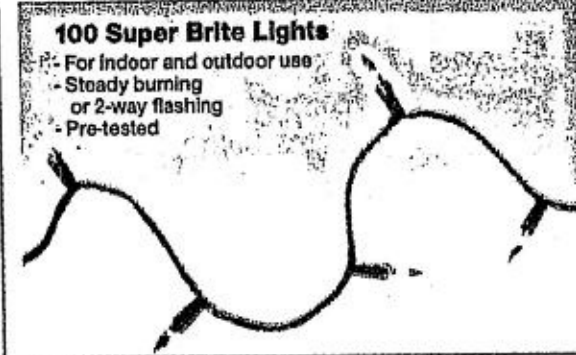
4 Swags W/ 2 Bows

- 12 ft.
- Steady burning
- String to string type



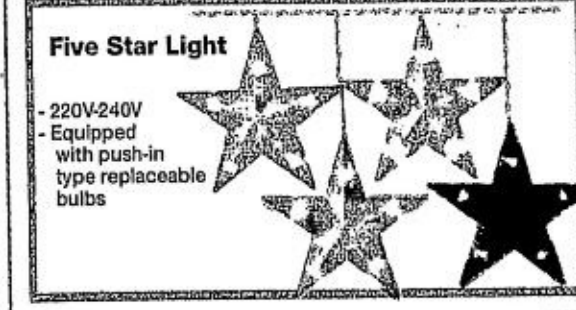
Christmas Tree

- 7 ft. (851 tips)
- Metal stand
- 6 ft. (694 tips)
- Plastic stand



100 Super Brite Lights

- For indoor and outdoor use
- Steady burning or 2-way flashing
- Pre-tested



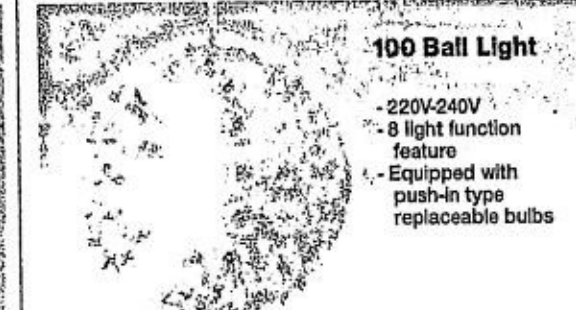
Five Star Light

- 220V-240V
- Equipped with push-in type replaceable bulbs



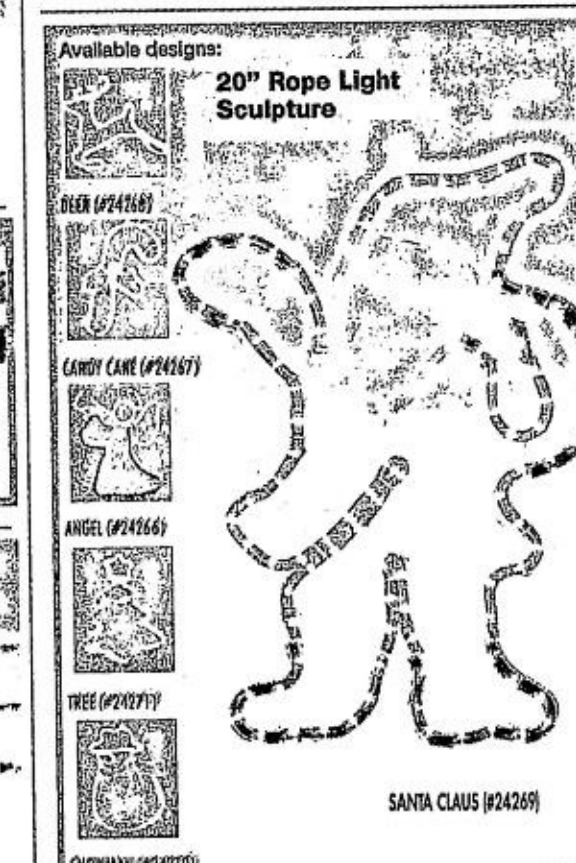
Musical Bell Lights

- 22 ft.
- Plays 25 merry songs
- 7 function changing light patterns
- Available in orange, red & clear lights



100 Ball Light

- 220V-240V
- 8 light function feature
- Equipped with push-in type replaceable bulbs



20" Rope Light Sculpture

Available designs:

DEER (#24268)

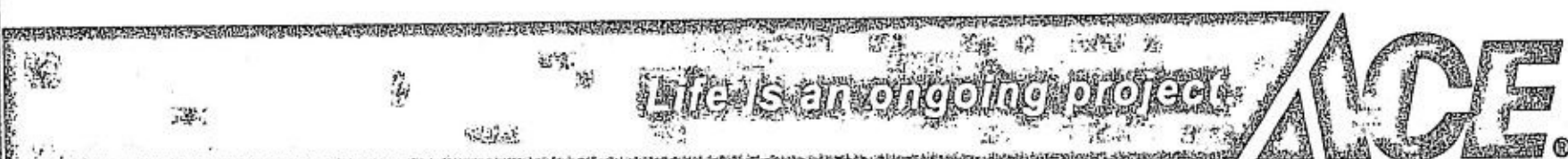
CANDY CANE (#24267)

ANGEL (#24266)

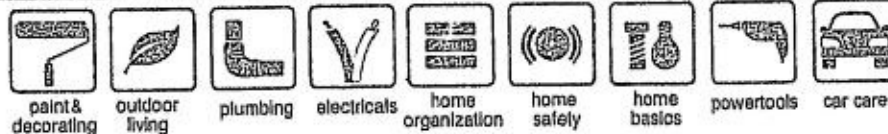
TREE (#24271)

SNOWMAN (#24270)

SANTA CLAUS (#24269)



Your Everyday Project Place.



SM SOUTHMALL • SM MEGAMALL • SM CITY FAIRVIEW • SM CUBAO • SM CITY MANILA • SM SUCAT • FESTIVAL MALL • SM CITY CEBU • SM CITY BACOR • SM CITY ILOILO • SM CITY PAMPANGA • SM CITY DAVAO



Brookside Fishing



Tropical Flowers



Farm House



Nipa Hut

Create your own room with a view.

The view cross-stitch pattern series from



For inquiries please call: DMC - Customer Service - Focus Global, Inc. - Tel. No.: 6348587

GEARING UP



Sports gear by Fila is one of the many international brands available at Sports Central

Consumers have evolved to be more discriminating in buying their sports gears. To them, especially the young (teens), it is all about **IMAGE, LIFESTYLE & FUNCTION**. Now, there is a specific shoe for every sport.

With this change in consumer perception, sporting distributors are changing their approach in selling sports gear to the market, coming up with Sports Specialty Shops which offer not only athletic needs but as well as products projecting **LIFESTYLE, IMAGE and TRENDS**. Sports Central is one of the few shops which uses the said approach.

The shop's main objective is "to make Sports Central a destination shop"

The shop's main objective is "to make Sports Central a destination shop," instilling in the consumer's minds that when they think of quality sports gear, their top-of-mind choice would be Sports Central.

Sports Central offers the most complete and top of the line sports gears to the public. It houses the latest trends in sports from basketball to skateboarding making it more exciting, trendy, innovative and very much appealing.

Sports Central appeals not only to the young and athletic but also to the older generation who are active in sports and fitness as well as to those who are merely a sports fanatic.

This first ever complete Specialty Sports Shop opens today, November 22, 2002 at the 2nd level of SM Supercenter Sucat where it offers a wide range of Footwear, Apparels and Accesories in every international brands like Accel, Nike, Puma, Reebok, Speedo, Fila, Converse, Arena etc.

Sports Central will come up with more branches in the near future for the convenience of their consumers in other areas. Such strategic planning benefits both the market and the shop providing quality sports gear with easier access.

Sports Central
is all about
IMAGE,
LIFESTYLE,
and
FUNCTION.



New Balance offers fitness gear as well as other quality sporting goods

ALL THE RIGHT GEAR



ATHLETIC FOOTWEAR
SPORTS APPAREL
ACCESSORIES

NOVEMBER 22 2002

GRAND OPENING



2/L SM SUPERCENTER SUCAT



Top of the line swimwear and sports gear by Speedo

\$20.00 U.S. Price
3 books in one
Only **P699.00**
at
National Book Store
The country's national bookstore

FRIDAY,
NOVEMBER 22, 2002

PHILIPPINE DAILY INQUIRER



LIFESTYLE

For feedback, text us at (0919)880-33-54 or email us at lifestyle@inquirer.com.ph



A SECOND sitting area doubles as a library of the owner's design and architectural books.

A chameleon of a home

Text by Alex Y. Vergara
Photos by Chito Vecina

"THIS place was designed to keep up with my neuroses." So says architect and urban planner Dan Lichauco of his newly renovated Roxas Boulevard apartment that offers a breathtaking view of Manila Bay.

There seems to be some method in the madness. Far from being cluttered, the entire setup suggests a sense of order that's nowhere near boring.

He calls the look, with its abundant use of wood and clever juxtaposition of disparate elements, tropical modern. The furniture pieces, many of which he himself designed, are decidedly low-key so as not to clash or eclipse artworks by such artists as Arturo Luz, Lao Lian Ben, Di Meliora, Lo Franco, Florencio Concepcion and Lexygius Calip.

Dual purpose

Devoid of frills, several furniture and accent pieces serve a dual purpose. When folded diagonally, for instance, the slatted chaise lounge by the living room doubles as a long bench. With a little push, the two ends interlace with the middle portion to become a coffee table. A set of glass-topped steel tables complements a bigger console table that doubles as a buffet counter. For big dinners, Lichauco simply puts together the buffet counter and dining table.

Some accent pieces show the same versatility. Ordinary votive candleholders, when inverted, become mini flower vases. The glass candleholders and steel mini vases repeat in micro fashion the house's modern theme and

CHAMELEON/H2

dance to the
Latin Beat
at **The Megastrip**
8 pm, Nov. 22
Bo Razon

Great weekend listening to the island beat!

SM MEGAMALL

Enjoy BIG Taste and BIG Savings this Christmas for a minimum of P 2,000.00
Christmas Party Package!
FOR INQUIRIES PLS. CALL 421-3571/73

TEXAS CHICKEN
please **75** TEXAS
call (758-3927)

FREE!! 355 ml. iced tea
FOR A MINIMUM FOOD PURCHASE OF P 88.00
EXTENDED UNTIL DEC. 31, 2002. APPROVED BY DTIC PER DTIC PERMIT NO. 244 SERIES OF 2002

Masaya ka ba sa iyang trabaho?

There's a career in here.

JOB MARKET
www.inquirer.net/jobmarket

FRESH PICK IDEA

TLC Fresh

Total Lower Cost

MONTEREY Beef Brisket P 145.00/kg Reg. Price 165.00	Celery P 70.00/kg	DOLE Cavendish Banana P 24.00 Reg. Price 26.00
MONTEREY Pork Steak P 130.00/kg Reg. Price 148.00	Broccoli P 152.00/kg	Fuji Apples P 60.00/kg
BIG MAMA Pork Chop P 105.00/kg Reg. Price 119.00	Lettuce Head P 62.00/kg	Washington Apples P 80.00/kg
BIG MAMA Pork Pata Sliced P 80.00/kg Reg. Price 87.00	DOLE Solo Papaya Large P 12.00/pc. Reg. Price 14.00	Crimson Seedless Grapes P 139.00/kg
Pusit Bisaya P 99.00/kg	Pomelo P 72.00/kg	DEL MONTE Fiesta Fruit Cocktail 65g P 46.30/ea.

FRUITY WALDORF SALAD

Ingredients:

- 1 can (850 g.) DEL MONTE FIESTA FRUIT COCKTAIL, drained (reserve syrup)
- 1 pc. large red apple, cut into chunks then soaked in fruit cocktail syrup
- 1 pc. celery stalk, diced
- 1/2 cup walnuts or cashew nuts, chopped
- 1/2 cup raisins
- 1 cup mayonnaise
- 3/4 tsp. sugar
- 1/8 tsp. iodized fine salt (or 1/8 tbsp. iodized rock salt)

Procedure:

Drain apple. Combine with other ingredients. Toss well. Chill until ready to serve.

Makes 10 servings.

SM SUPERMARKET

SAVE MORE SUPERMARKET

Super Sale Club

OFFER GOOD: NOV. 22 TO DEC. 5, 2002

www.smsupermarket.com
e-mail: cservice@smsupermarket.com

Always there for you!

PER DTI-NCR PERMIT NO. 4728 SERIES OF 2002

AYALA CENTER • SM NORTH EDSA • SM CENTERPOINT • SM MEGAMALL • SM SOUTHMALL • SM BAGCOR • SM FAIRVIEW • SM MANILA • SM SAN FERNANDO • SUPERSALE CLUB • SAVE MORE MARIKINA

FOOD DELIVERY
QUICK & EASY WAY TO ORDER

Banito FIESTA
WE DELIVER

Next DOOR
897-1992
899-1893 / 890-3814

Hua Lan
Chinese Cuisine
Eat All You Can Weekend Special!
LUNCH & DINNER
P 199 - PER PERSON
P 125 - CHILDREN BELOW 4 FT
TEL. # 896-7828/895-1681/897-5963

Yan Cha
FREE DELIVERY
11am to 9pm

NORTH PARK
BANAWI (C.I.)
721-2448
721-2449
721-3348
412-9469

For menu list
type CTO (name of rest.)
send to (0917) 521-menu
Advertising department 422-9877

Family celebration? Special occasion?
Need a crispy idea? Or a perfect gift maybe?
Serve them...

Pritson!
Pritong Litson
(Yes, we DEEP-FRY the WHOLE piglet!)

Served ala Peking Duck

Pritson de Leche
with 120 pcs. pita bread

Pritson Original
with 240 pcs. pita bread

Pritson Fiesta
with 450 pcs. pita bread

Served with SIX (6) sauces:
Hoisin - Garlic - Native
Sate - Honey Mustard - Lilsion

Served on a beautiful,
hand-woven leaf mat.
Includes chopping service.
Order Time - 24 hours
Delivery fee - P200.00
(Free delivery within Q.C.
or for 2 or more orders.)

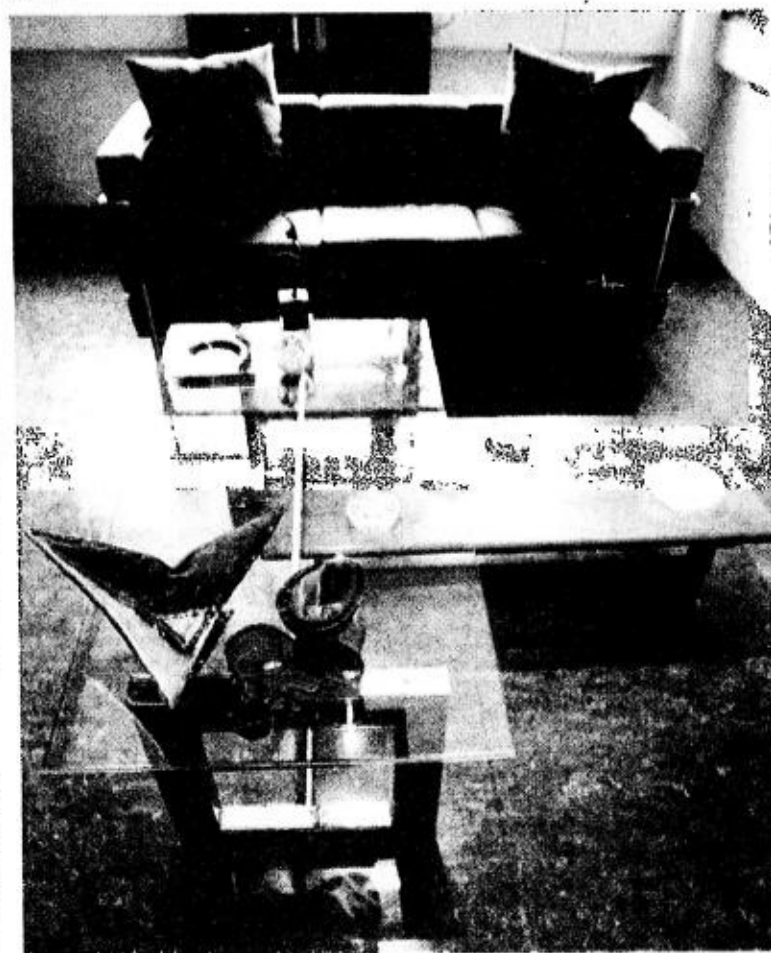
The FIRST, the BEST, &
the ONLY AUTHENTIC **Pritson**
in the country - probably in the world!

421-7249 • 926-2984

Pritson Foods, Inc.
The Original Pritson Company



WHITE walls and streamlined furniture pieces complement the bold artwork in the main living room.



GLASS and steel make for interesting counterpoint with wood and leather.

A chameleon of a home

From page H1

the owner's fondness for juxtaposition.

"I'm always on the lookout for items I can manipulate," Lichauco says. Such pieces allow him to regularly introduce subtle changes in the living room and dining area without wreaking havoc on his bank account. "They give friends something to talk about every time they visit," he says.

He converted one of two bedrooms into a second sitting area, a decidedly warmer space where he keeps most of his design and architectural books. Lichauco carefully arranged them according to subject and in alphabetical order. "I consolidated an old bookcase by the door and another in my bedroom into one," he says. By adding dark wood into the mix, Lichauco brings out—and also tempers—modern elements like glass, leather and stainless steel.

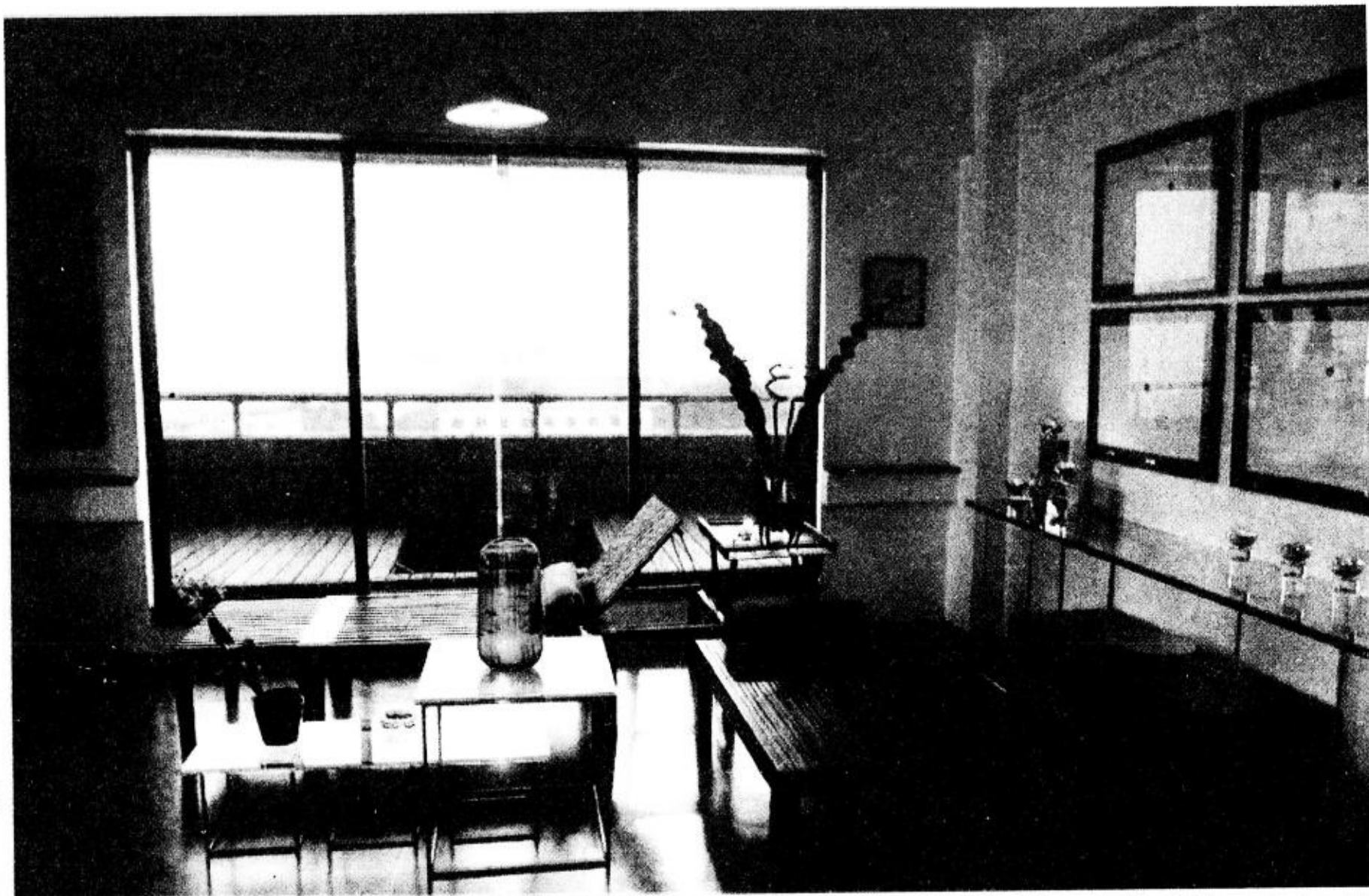
Focal point

One of the area's focal points is an overhead lighting fixture that juts out from the ceiling like an inverted side table. Furniture pieces, like the Corbusier couch and Yamaguchi chair, are less streamlined than the custom-built ones in the main living room.

In the dining room, the focal point underscores the owner's love for hand-blown glass. A wooden sculptural piece that hangs from the ceiling doubles as an inverted pedestal for Lichauco's glass collection. Flat light under the base illuminates each bottle, which are secured in place against earthquake.

"The wooden chandelier is inspired by a Frank Lloyd Wright design," he says, "while the idea of putting glass over light came from Philippe Starck. My friends jokingly call it the Philippine Starck."

With Christmas just around the corner, Lichauco's multicolored glass collection will give way to red and green pieces (yes, they're



THE LIVING room, with multipurpose furniture and accent pieces, offers a breathtaking view of Roxas Boulevard.

Lichauco chooses pieces that allow him to make subtle changes regularly without depleting his bank account



THE OWNER adds a twist to the banquet sitting by pairing a wood-and-futon seat with two leather chairs.



THE "PHILIPPINE Starck" is composed of bottles of various shapes and colors placed on a wooden stand.

detachable). For formal dinners, he brings out his all-white glass set. A regular visitor can hardly miss the subtle changes.

The kitchen's color scheme is a complete departure from white walls and kamagong-finished wooden pieces that dominate the other areas. Flaming red drawers make light gray countertops with a shade of salt-and-pepper come alive. Lichauco even had his refrigerator painted red. Instead of wood, cabinet doors are made of framed beveled glass that not only gives the kitchen added texture but also gives a view of what's inside.

"I find red exciting," Lichauco says. "It happens to be my favorite color."

His idea of tropical modern includes a pond that's home to a school of redcap goldfish. The

CHAMELEON/H4



TABLE setting for four



AUCTIONEER Matthew Freeston from Henry Butcher, auctions of one of the eight theme trees.



EXECUTIVE
Secretary
Alberto Romulo

ROBERTO Romulo
and Washington
Sycip



Auction of artworks and Christmas trees highlight Festival of Trees

GLITTERING dinner-dances in elite clubs and gritty work in remote and depressed farming and fishing communities are worlds apart, but the yearly Festival of Trees gives them a meaningful connection.

The recent 8th Festival of Trees held organized by the Makati Garden Club at the Manila Polo Club raised funds for the Philippine Business for Social Progress (PBSP) programs at Olango Island and Maqueda Bay.

Among the artists and designers who donated their works at this year's auction were Ofelia Tequi, Manuel Baldemor, Claude Tayag, Sylvia Amorsolo, Rudy Fuentes, Serapion Metilla, Ben Farrales, Eva Espiritu, Linda Evangelista, Antonio Morales, Rolan Laurena. Also on the block, in a public bidding, was a priceless masterpiece, "Cari-

fiosa," by National Artist Anita Magsaysay-Ho, whose donation this year was her fifth.

Maqueda Bay (two and a half hours by bus from Tacloban), is the source of livelihood for more than 260,000 families in Western Samar, most of them poor. It has been destroyed by decades of over-fishing, illegal trawling and seine use, dynamite fishing, siltation from forest denudation and conversion of mangrove areas into fishponds.

The eight individually themed trees auctioned off were heavily laden with gifts from various donors ranging from toys and educational tools to vacation and dining packages to state-of-the-art computerized gizmos and cell-phones.

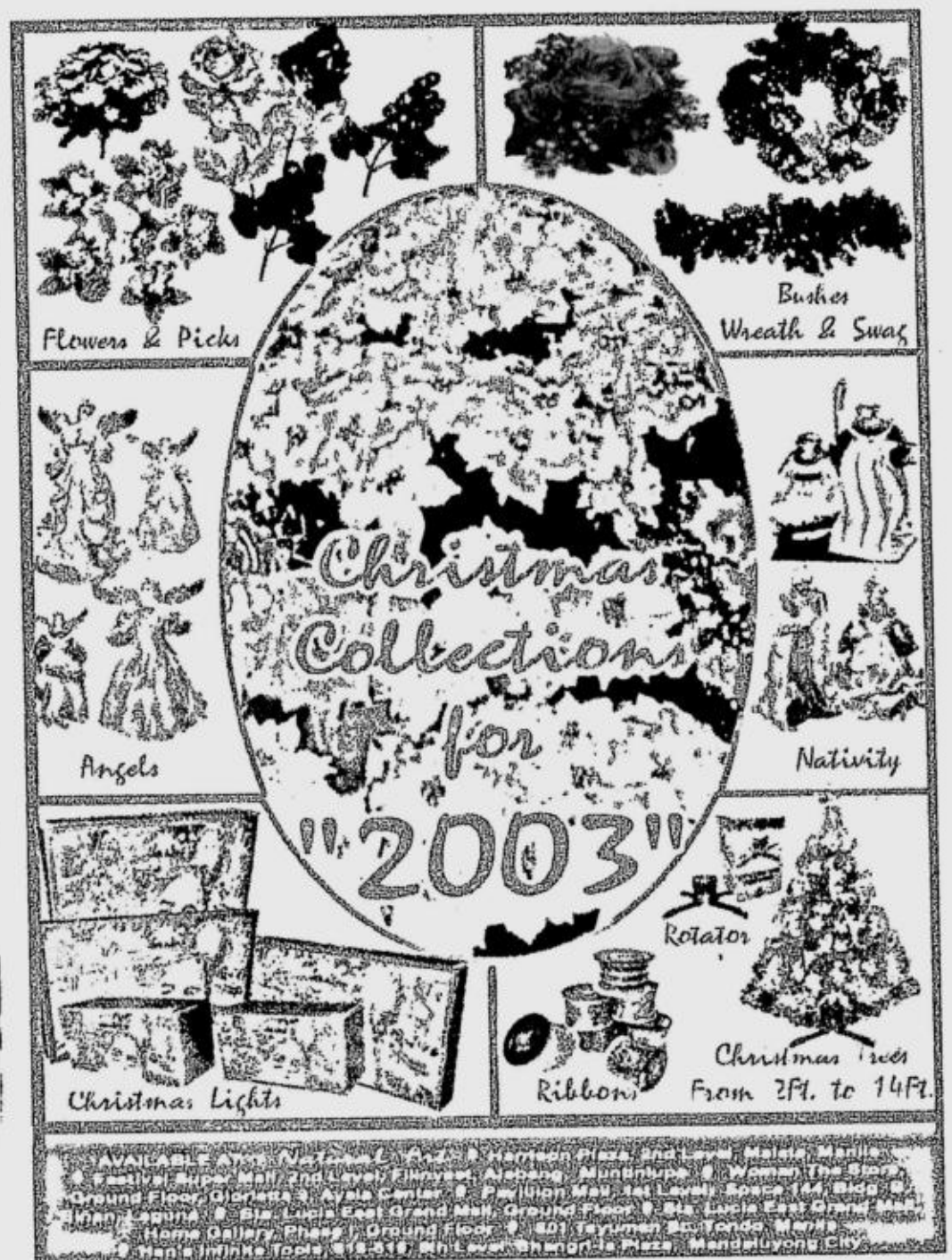
MGC chair and PBSP president Ma. Luisa Perez-Rubio said, "The Festival of Trees has become bigger and better than ever," adding that "from an initial P2.2 million funds generated in year one, the festival raised P6.7 million last year."



TESSA Prieto-Valdes with Josephine Knox



THE ROAS, Alfredo, Ruby and Gabby



GRETCHEN Oppen Cojuangco and Sylvia Lopez



MR. and Ms
Miranda
(seated) with
MGC ladies
Melinda
Zañarosa and
Ging delos
Reyes



HIGHEST bidder
Jeffrey Campos gets
the "Cariñosa."



JOSE Cuisia, Jr., signing contract of sale for the Travel and Leisure Tree for spotter Gabby Roa. Beside him is wife Ma. Victoria.

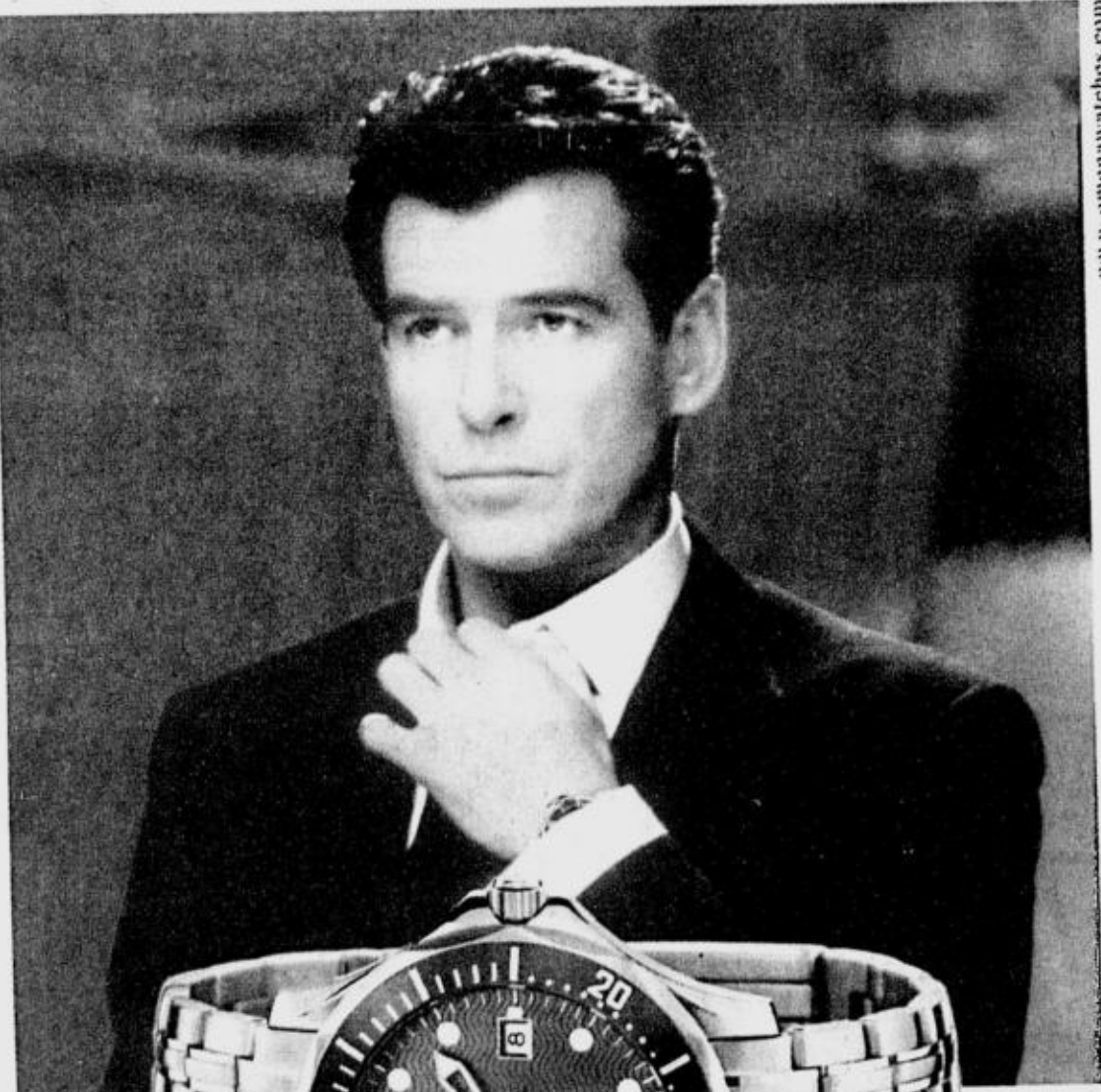


EDUARDO Roxas, Patricio Lim, Madeline Lim and Andres III and Victoria Soriano

JAMES BOND'S CHOICE

DIE ANOTHER DAY

James Bond Materials © 1962-2002 United Artists Corporation and Danes, LLC. 007 Gun Logo® 1962, United Artists Corporation and Danes, LLC. 007 JAMES BOND and all other James Bond related trademarks, © Danes, LLC. All rights reserved.



www.omegawatches.com

SEAMASTER

Bond, James Bond. This typically suave greeting by everybody's favourite secret agent is arguably one of the most easily recognised lines in cinematographic history. Omega has built up a lasting (and life-saving) relationship with secret agent 007 and is proud to be Bond's choice once again in "Die Another Day".

OMEGA



Please purchase an Omega watch in official retail shops with an official agent plate to guarantee international warranty.

OMEGA SHOWROOM, 8-19 Level II, Glorietta I, Ayala Center, Makati City, 1200 Philippines

A chameleon of a home

From page H2

built-in pond, part of the porch, has no rock formations and stone bridges. Lichauco had to make room for the water tank but digging up on the eighth floor was out of the question, so he had a mini boardwalk built. The elevated floor, however, has made the veranda's concrete railing precariously low. Lichauco plans to secure the ledge by adding thick glass sheets.

A spray of plants that hide the filter pump is the only sign of vegetation. Two square mini glass towers—one overflowing with clear water, the other brimming with bubbles—stand to one side of the shallow pond. Each side of the two towers has metal hooks with built-in stands for votive candles.

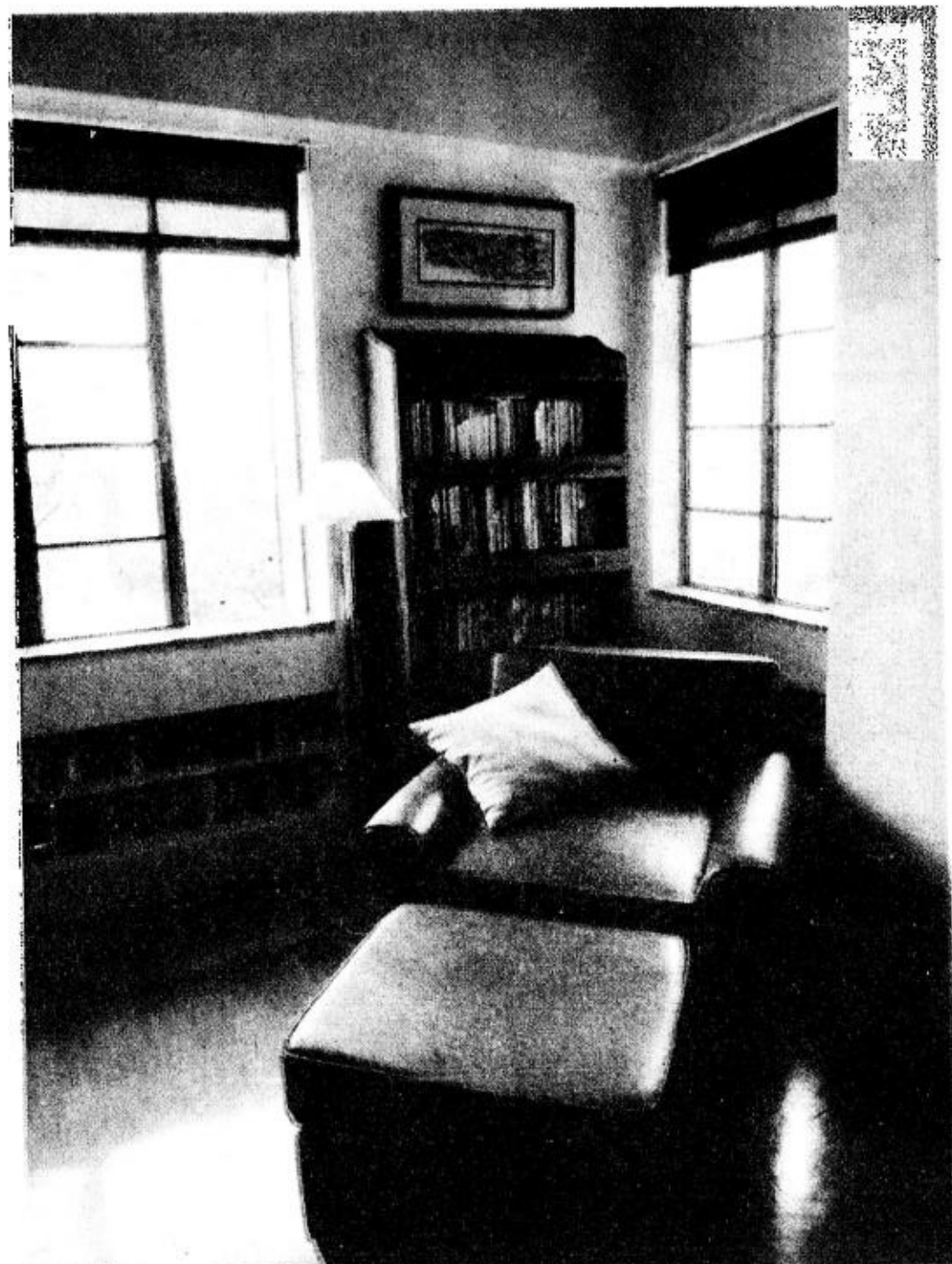
When lit, the candles add drama to the entire setup.

"I chose redcap goldfish because they're small and don't take away the pond's urban feel," Lichauco says. "You should see the fish when light hits the pond. They change color right before your eyes." The breed, by the way, is genetically designed, much like Lichauco's apartment, where every piece has been carefully crafted and chosen to suit the owner's multiple requirements.

E-mail the author at avergara@inquirer.com.ph



BOLD artworks brighten otherwise plain spaces.

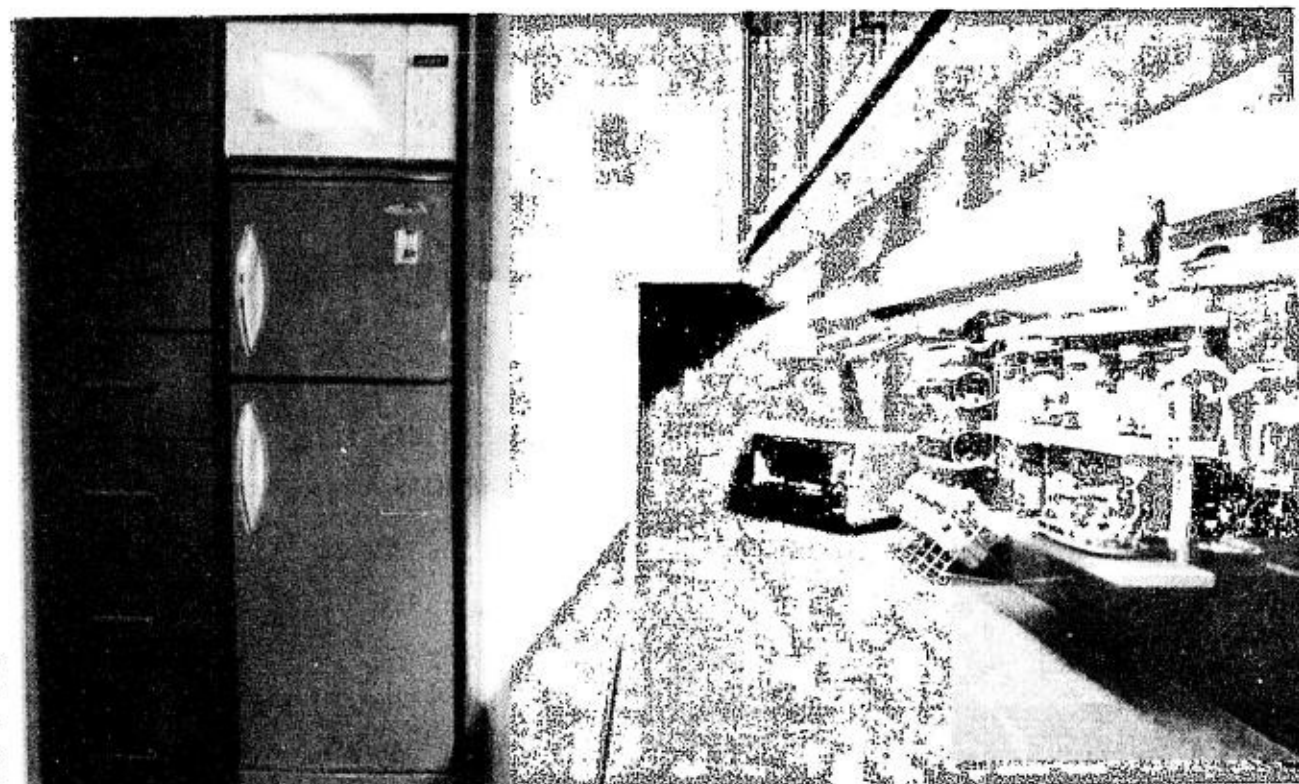


A CORNER of the lone bedroom where the owner curls up and reads.

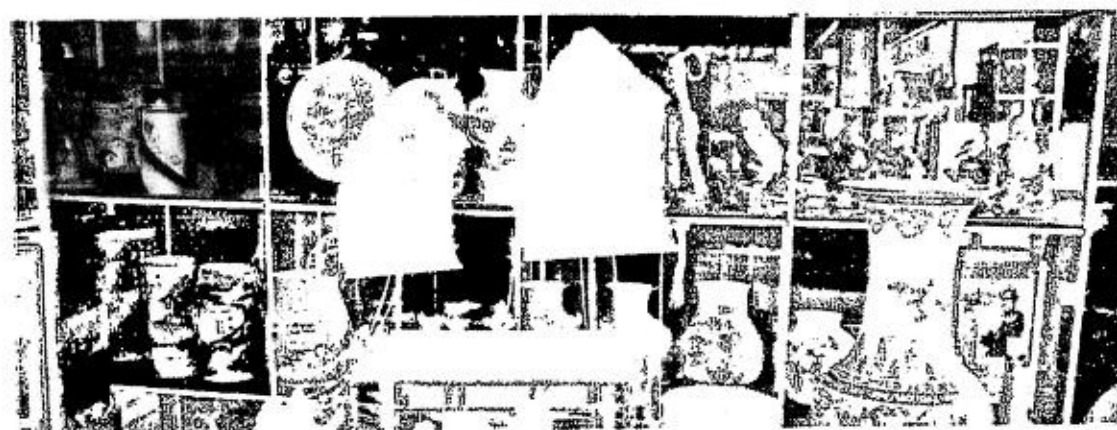


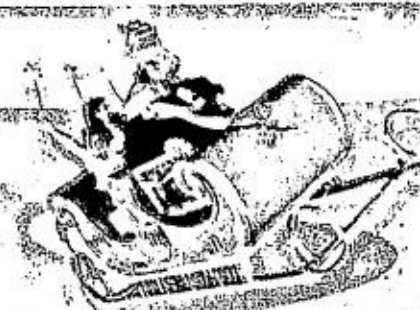
DAN Lichauco finds the time to relax by his urban pond.

GRAY countertops with salt-and-pepper accent temper flaming red cabinets and refrigerator.



CERAMIC EXPO
THE CHINA Ceramic Products Expo runs until today at the Park N' Ride in Manila. With 40 producers led by Zau Fa Bao and Liao Qing Hua, the expo features 10,000 pieces of original hand-made porcelain (shown above) from China's fine-porcelain capital of Jingdezhen, Jiangchiesia province.





MGT

SANTA CLAUS IN BAYAN

PANALOSA DUTY-FREE INC. BAYAN Fiestavall



Get a chance to

WIN a brand new
Ford Explorer
or **P1 million cash**

Tax free!

... AND EXCITING
INSTANT PRIZES!



BUY ANY SPECIAL JOHNNIE WALKER PACK AND GET AN INSTANT PRIZE PEEL-CARD FOR AN ON-THE-SPOT WIN. PLUS GET COUPONS AS YOUR ENTRIES TO THE GRAND PRIZE RAFFLE. PROMO DURATION NOVEMBER 2, 2002 - JANUARY 31, 2003

Per DOH-BFAD permit no. 0999